

DOCUMENT RESUME

ED 241 805

CE 800 042

AUTHOR Cooney, Joe; Burgenbauch, Susan
TITLE Preparation for the World of Work: Training Sessions.
INSTITUTION State Univ. of New York, Buffalo. Dept. of Educational Organization, Administration, and Policy Studies.
PUB DATE Mar 81
NOTE 89p.; Developed for San Mateo County CETA Adult Youth Employment Training Units by the CETA Staff Development Project. For related documents, see ED 237 788 and CE 800 036.
PUB TYPE Guides - Classroom Use - Guides (For Teachers) (052)
EDRS PRICE MF01/PC04 Plus Postage.
DESCRIPTORS *Adult Vocational Education; Budgeting; *Communication Skills; Conflict Resolution; Employee Attitudes; Employer Attitudes; *Employer Employee Relationship; Fringe Benefits; Interpersonal Communication; *Interpersonal Competence; *Job Skills; Learning Activities; Lesson Plans; Money Management; Time Management; Training Methods; *Vocational Adjustment; Work Attitudes
IDENTIFIERS PF Project

ABSTRACT

This guide is designed to provide counselors and training instructors with the materials to teach clients the human survival skills necessary for job success. Ten one-hour training sessions which offer an action-oriented approach emphasizing conceptual skills such as planning, communication, and decision making include: (1) the importance of effective communication in work situations; (2) practice in interpersonal relationship skills; (3) methods for resolving conflict on the job; (4) employer expectations and the roles and responsibilities of the employees; (5) job survival techniques; (6) identification of job goals and methods for achieving them; (7) practice in daily planning and goal setting while on the job; (8) information on employee benefits and rights; (9) ways to plan and budget; and (10) money management. The purpose, length of time needed, materials needed, step-by-step procedures, worksheets, and transparencies for the presentation of each lesson are provided. (JW)

* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *

ED241805

CE800042

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

✓ This document has been reproduced as
received from the person or organization
originating it.
Minor changes have been made to improve
reproduction quality.

• Points of view or opinions stated in this docu-
ment do not necessarily represent official NIE
position or policy.

"PERMISSION TO REPRODUCE THIS
MATERIAL HAS BEEN GRANTED BY

Myron H. Schussman

TO THE EDUCATIONAL RESOURCES
INFORMATION CENTER (ERIC)."

Preparation for the World of Work

Training Sessions

Patricia Kurtz
Counselor

CETA STAFF DEVELOPMENT PROJECT

Joe Cooney
Director

Susan Burgenbauch
Research Assistant

June Warden
Secretary



San Mateo County Office of Education

Developed for San Mateo County CETA Adult
Youth Employment Training Units by the
CETA Staff Development Project on a grant
from San Mateo County CETA Prime Sponsor

The CETA Staff Development Project is a
project of



San Mateo County Office of Education
333 Main Street
Redwood City, CA 94063
(415) 363-5400

County Superintendent of Schools
William K. Jennings

San Mateo County Board of Education
J. Paul Bradley
Florence M. Cadigan
Jean Colby
Granville DeMerritt
Larry L. Foster
Mrs. Ercel M. Kern, President
Carol A. Slavick

Vocational Education Division
Robert L. Obrey, Assistant Superintendent

Career Education Programs
Emily Glines, Administrator

March 1981

Special thanks for the artwork to
Steven Mitchell
and
Susan Burgenbauch

INTRODUCTION

The Preparation for the World of Work Training Sessions were written in response to a need counselors and training instructors expressed for materials to teach clients the human survival skills necessary to succeed on a job. CETA clients often have not developed these skills on their previous jobs and do not view work as a very satisfying experience.

Work is however essential for living in our society. Work is not only necessary for economic survival, but is also a means of achieving self-fulfillment. Therefore workers need to adapt and grow in their occupations. They need to develop skills which will help them live satisfying work lives. The Preparation for the World of Work Training Sessions have been developed to address these needs.

A wealth of information has been developed to teach vocational and technical skills. However, the Preparation for the World of Work Training Sessions focus on another dimension of career preparation - the "human" skills workers need to maintain themselves in occupations once they are employed. This curriculum is a resource for instructors who are preparing workers to enter the world of work or to help workers already working to improve their present human skills. Attitudes, knowledges, and perceptions of people about work are important to their succeeding on a job. The emphasis in these training sessions is on conceptual skills such as planning, communication, and decision-making to help a person succeed on a job.

An important element in teaching successful work behaviors is active participant involvement in learning. Therefore, an action-oriented approach has been used in these training sessions.

Ten training sessions are presented, each of which can be completed in approximately one hour. Each lesson plan lists the Purpose, Materials, Time, and Procedure of the lesson. The Purpose section discusses the reasons for studying a particular topic. The instructor may wish to share the purpose with the participants as an introduction to the session or to use it as a conclusion at the end of the session.

The Materials section lists the materials needed to teach the training sessions. Worksheets and transparencies are found at the end of each session. Worksheets should be reproduced for each participant. Transparencies can be used as worksheets and reproduced for training session participants if an overhead projector is not available.

The Time section indicates the length of time needed to teach the individual parts of the lesson. This is helpful to the instructor who elects to teach only part of a lesson.

The Procedure section is a step-by-step description of how to conduct the training session. Discussion questions are included to help the instructor cover the important points of the training session. Italics is used to indicate additional information that will be helpful to instructor as they teach the session.

The *Preparation for the World of Work* Training Sessions are suited for use in a wide variety of settings. The lesson plans completely organize the information and worksheets needed and can be presented exactly as written with little additional work by the instructor. However, the sessions may be adapted to meet individual needs. The objective of the training sessions is to help clients be successful in the world of work.

TABLE OF CONTENTS

1 COMMUNICATION SKILLS ON THE JOB

What is Communication?
One-Way and Two-Way Communication
Following Instructions

2 GETTING ALONG WITH CO-WORKERS

Active Listening
Communicating Non-Verbally

3 RESOLVING CONFLICTS ON THE JOB

Identifying Conflict Styles
Resolving Conflict

4 WHAT EMPLOYERS EXPECT

Worker Roles
Responsibility and Authority
Employer Expectations

5 SUCCEEDING ON A JOB

What is Work?
Job Keeping Behaviors
Self Evaluation
Working as a Team Member

6 MOVING UP THE CAREER LADDER

Advancing on the Job
Career Ladders
Setting Career Goals

7 MANAGING TIME ON THE JOB

Time Management Techniques
Daily Goal Setting

8 UNDERSTANDING EMPLOYEE BENEFITS AND RIGHTS

Employee Benefits
Employee Rights

9 PLANNING A BUDGET

Estimating Income and Expenses
Making a Budget

#10 MONEY MANAGEMENT

Saving Money
Borrowing Money
Using Credit Wisely

#1

Communication Skills on the Job

- A. What is Communication?
- B. One-way and Two-way Communication
- C. Following Instructions

Purpose

Most workers need to communicate effectively with co-workers, supervisors, subordinates, and customers. An organization cannot run smoothly nor can a worker be successful on the job unless this happens. However, real communication does not take place unless another person is able to understand the information. People who communicate effectively learn to give information clearly, simply, and completely.

The activities in this session are designed to show the importance of effective communications in work situations. The activities will also provide opportunities for clients to practice communication skills.

Materials

Elements of Communication worksheet, One-Way Communication worksheet, Two-Way Communication worksheet, Two Forms of Communication worksheet, Following Instructions worksheet, chalkboard or butcher block paper, and 3 sheets of unlined 8½"x11" paper for each participant.

Time

Approximately one hour.

- A. 15 minutes
- B. 30 minutes
- C. 15 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

COMMUNICATION SKILLS ON THE JOB

A. What is Communication?

1. Have clients begin the session by defining the word "communication". Write the responses on a chalkboard or butcher block paper. Have clients agree on a group definition. For example:

Communication is an exchange of thoughts, opinions, or information.

2. Ask clients to identify ways that communication happens on the job. Some ways workers communicate on the job are:

- Talking and Listening (spoken communication)

Giving and receiving spoken instructions for a job to be completed.

- Writing and Reading (written communication).

Instructions and messages are often communicated through office memos, letters, bulletin boards, and employee handbooks.

- Showing expression through motions of the body (non-verbal communication).

A pat on the back for a job well done or a frown from a person listening to you.

3. Use *Elements of Communication* as a worksheet or a transparency to illustrate the three elements of communication:

- .the sender (the person giving the message),
- .the message (the information being communicated),
- .the receiver (the person who is meant to receive the information).

These are the elements of all communication.

B. One-way and Two-way Communication

1. This activity will illustrate to the group the importance of listening and asking questions when communicating. Supply each group member with 2 sheets of unlined 8½" x 11" paper.
2. Ask for a volunteer for the activity.

3. State the following rules for the activity to the group:

- .the volunteer must keep his/her back to the group at all times,
- .the instructions cannot be repeated,
- .body language cannot be used (*the volunteer cannot "draw in the air" to indicate to the group what the drawing looks like,*
- .the group may not ask questions of the volunteer.

The volunteer is the sender, the drawing the message, and the group is the receivers. The sender may say as much as desired in describing each piece. The sender may, for example, give the location and position of each piece. The receiver must remain silent, ask no questions, and give no signs regarding the instructions. The receiver simply does exactly what he/she is told.

4. Have the volunteer sit with his/her back to the group. Give the volunteer a copy of the *One-Way Communication* worksheet and have him/her give the group instructions for reproducing the drawing on their own papers.

5. Keep track of how long it takes to complete the activity.

6. After the volunteer has completed his/her instructions, have the group and the volunteer compare their drawings. *Since there are likely to be many small (sometimes large!) differences between the drawings, this usually leads to a lively discussion of why the "communication" did not produce the desired results.*

The following questions may be asked to guide the discussion:

- Why are the drawings different?
- Did the directions seem clear to the receivers?
- How did you feel during the activity? Ask this of both the sender and the receivers.

7. Now do the activity again but differently. The rules this time are:

- .the volunteer faces the group,
- .the group may ask any questions necessary to clarify the instructions,
- .the use of body language is permitted.

8. Give the volunteer the *Two-Way Communication* worksheet and have him/her give the group instructions for reproducing the drawing.
9. Again keep track of how long it takes to complete the activity.
10. After all the drawings have been completed, have the group and the volunteer compare their drawings. *This time the drawings should be much more similar.*

Share with the group the difference in the amount of time to do the activity each way. The following question might be asked:

- How did you feel doing the activity this way?

11. Use *Two Forms of Communication* as a worksheet or a transparency to discuss how communication took place between the sender and the receiver in each round of the communication activity. The following ideas should emerge from the discussion:

- The first round allowed information to pass in only one direction: from sender to receiver.
- The second round allowed information to pass in both directions. The receiver was allowed to ask any questions necessary to clarify the instructions.
- The second round took longer to complete than the first round.

The group will discover that while one-way communication (round 1) requires less time, it may cause inaccuracy, uncertainty and frustration. Two-way communication (round 2) requires more time but it is much more efficient in that there is a greater accuracy, less frustration and a sharing of feelings.

12. Conclude the activity by reminding clients that in work situations both people who give and receive directions must make sure they are understood. If not, the instructions could be carried out incorrectly because a worker did not understand and did not ask questions.

C. Following Instructions

1. Begin this part of the session by having clients complete the worksheet *Following Instructions*. Read the directions aloud with them and then have them begin. Do not give clients any additional directions.

If a client finishes the worksheet immediately, encourage him/her to remain quiet so others have an opportunity to fully experience the exercise. The instructor should do the worksheet prior to giving it to clients so he/she understands the exercise!

2. Discuss with the group the exercise they just did. Questions to ask may include:
 - What happened?
 - How did you feel when you got to instruction 14?
 - What effect could mistakes in understanding instructions have on the way a job is done?

Summarize the session by having clients identify what they learned regarding the following topics:

- The elements of communication
- One-way communication and two-way communication
- Following instructions

Emphasize to the group that for workers to be successful on their jobs they must be able to communicate effectively and become both good speakers and good listeners.

— Elements of Communication —

sender

message

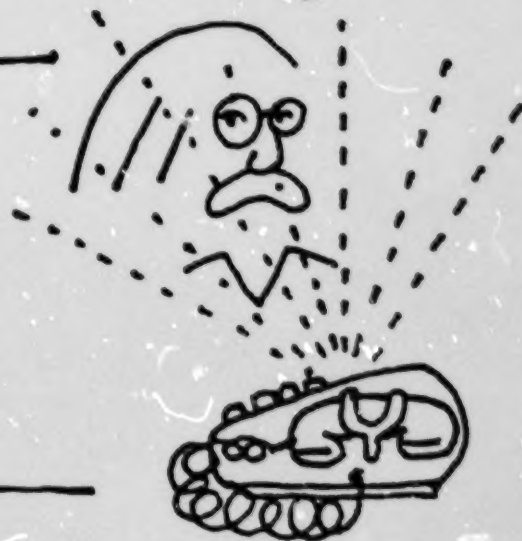
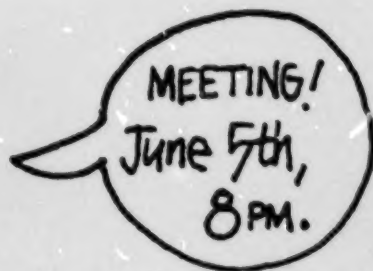
receiver

— Spoken —

"Dad...
I'm getting married."



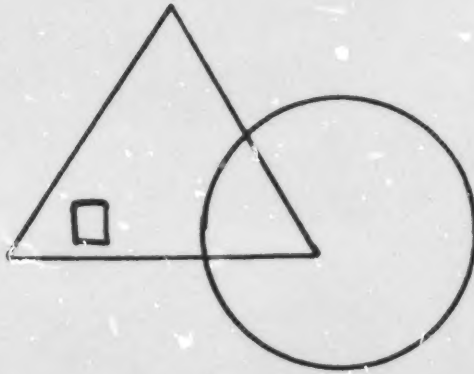
— Telephone —



— Written —



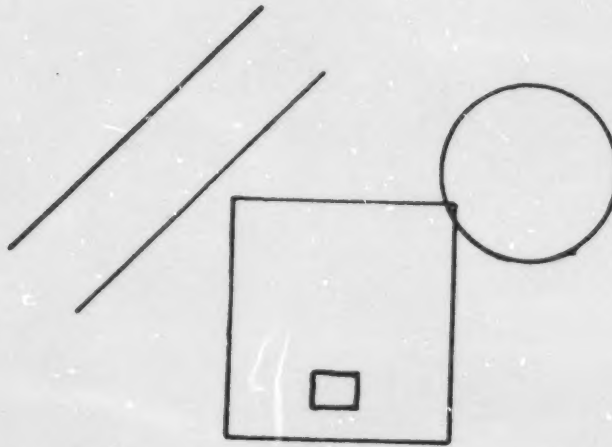
ONE-WAY COMMUNICATION



Rules for the volunteer.

1. Sit with your back to the group.
2. Instructions cannot be repeated.
3. Questions cannot be asked.
4. Body language cannot be used.

TWO-WAY COMMUNICATION

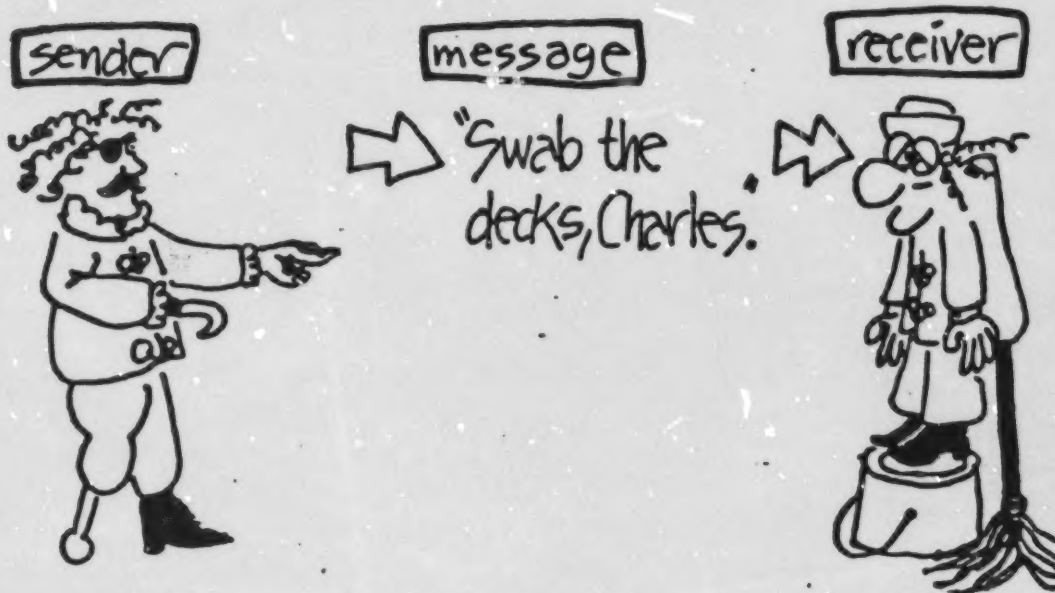


Rules for the volunteer.

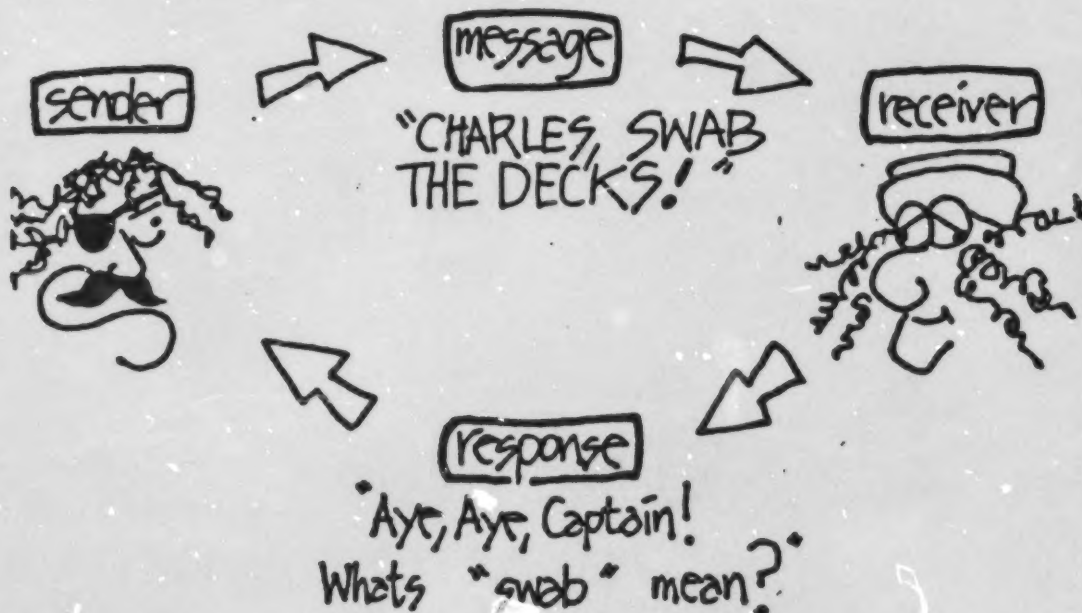
1. Face the group.
2. Questions can be asked.
3. Questions from the group can be answered.
4. Instructions can be repeated.
5. Body language can be used.

Two Forms of Communication

One Way Communication:



Two Way Communication:



FOLLOWING INSTRUCTIONS

How well do you follow instructions? You should be able to complete all the things required in five minutes by following the directions below. Turn your paper over to indicate when you have completed all the work.

Do not begin until you are told to, then follow directions exactly as given. You will need one sheet of paper.

1. Read all directions before doing anything.
2. On a sheet of paper, write your name in the upper right corner.
3. Number from 1 to 7.
4. Draw five small squares beside the number 1 on your paper.
5. Put an "X" in each square beside number 1.
6. Put a circle around the number 2 on your paper.
7. Count the number of chairs in the room and write the answer beside number 3 on your paper.
8. Multiply the answer above by your age.
9. Say your name out loud.
10. Beside number 4, write today's date.
11. Beside number 5, write the city and state where you were born.
12. Count the number of persons in the room and write the answer beside number 6.
13. Say, "I have reached number 13, and I am following directions carefully."
14. Now that you have completed reading, omit all directions except the first two.

#2

Getting Along with Co-workers

- A. Active Listening
- B. Communicating Non-verbally

Purpose

Some workers have good technical skills but they have difficulty getting along with other workers. To succeed on a job, a worker must be competent in both performing the job and in interpersonal relations. Getting along with co-workers involves verbal and non-verbal communication. It also involves listening rather than just hearing.

In this training session, clients will have an opportunity to practice their listening skills and their abilities to recognize feelings in others. This session will introduce clients to skills which will be valuable to them in developing and maintaining good relationships with co-workers.

Materials

Non-Verbal Communication
transparency, chalkboard or
butcher block paper.

Time

Approximately one hour.

- A. 25 minutes
- B. 35 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

GETTING ALONG WITH CO-WORKERS

A. Active Listening

1. Begin the session by explaining to clients why listening is important.

Listening is more complicated than the physical process of hearing. Hearing is done with the ears while listening is active and only occurs when the listener understands the speaker's meaning.

2. To practice active listening have the group do the following activity:
 - Divide the group into pairs and have them discuss the topic *The Importance of Communication on the job* for seven minutes. However, before people can respond and make their point they have to summarize or paraphrase what their partner just said.
3. Reassemble the group and discuss the participants' experiences and observations. Questions to ask may include:
 - How did you feel during the activity?
 - Was it difficult to paraphrase your partner's response and then still remember what you were going to say?
 - Did any participants feel that the other person was not listening during the conversation? Why?

The importance of this exercise is to show that listening is not just hearing but is understanding what the person said.

B. Communicating Non-verbally

1. Begin this part of the session by having clients identify ways they can tell if a person is listening "just by looking at the person". Write the responses on a chalkboard or butcher block paper. Some possible responses are:
 - The person looks at you.
 - The person's facial expression.
 - How the person sits or stands.
 - The person nods at you.

People communicate with each other not only by using words but also by using and interpreting body language. Gestures, eye contact, facial expressions and posture all give speakers and listeners valuable information.

2. Share the *Non-Verbal Communication* transparency with the group. It identifies the following three techniques that clients can practice to improve their non-verbal listening habits.
 - .attentive posture
 - .eye contact
 - .following
3. Repeat the activity on active listening but this time have participants practice their non-verbal behaviors. They do not have to paraphrase or summarize their partner's comments before they speak.

Have the participants discuss the topic *What is a Good Listener* in pairs for seven minutes.

4. Reassemble the group and discuss the participants' experiences and observations. Questions to ask may include:
 - What did you notice about the posture of your partner while you were conversing? His/her eye contact?
 - What types of body language were used most often?
 - Why do workers need to be able to recognize and interpret body language?

Summarize the session by having clients discussing the following questions:

- How were feelings expressed during the exercises?
- What feelings were expressed?
- What are ways of recognizing how another person is feeling?

Responses may include voice tone, posture, and eye contact.

- How do you feel when you know someone is really listening to you?

At the end of the discussion, emphasize the need to develop the skill of recognizing feelings in others through body language and voice tone because people often do not express their feelings directly.

NON-VERBAL COMMUNICATION

1. A T T E N T I V E P O S T U R E LETS THE OTHER PERSON KNOW YOU ARE LISTENING, NOT JUST WAITING TO SPEAK YOUR TURN.

- BE RELAXED BUT DON'T FALL ASLEEP!
- LEAN SLIGHTLY TOWARD THE SPEAKER, BUT NOT TOO CLOSE.

2. E Y E C O N T A C T MEANS THAT YOU AND THE SPEAKER EXCHANGE GLANCES.

- LOOK AT THE SPEAKER'S FACIAL EXPRESSION TO LEARN MORE ABOUT WHAT THE PERSON IS SAYING.
- DON'T STARE. THAT MAKES THE SPEAKER UNCOMFORTABLE.
- LET YOUR EYES MEET. THE SPEAKER WILL KNOW YOU ARE LISTENING.

3. F O L L O W I N G MEANS REACTING TO WHAT THE OTHER PERSON IS SAYING.

- ASK QUESTIONS BUT DON'T INTERRUPT.
- YOU MAY WISH TO NOD YOUR HEAD IN AGREEMENT BUT DON'T NOD CONTINUOUSLY.
- PARAPHRASE OR SUMMARIZE WHAT THE SPEAKER SAID TO SHOW YOU UNDERSTAND.

#3

Resolving Conflicts on the Job

- A. Identifying Conflict Styles
- B. Resolving Conflict

Purpose

When people think of conflict, they usually think of something bad or unpleasant. Yet if they learn to deal with conflict skillfully, they may discover that they can learn from conflicts and actually make their lives more pleasant. Most people deal with conflicts out of habit and automatically use the methods to resolve them that they have learned in the past.

This session will help clients become aware of how they handle conflict, so they may decide whether they need to improve their method of handling conflict. Clients will be encouraged to resolve conflicts by using the compromise method in which both parties "win".

Materials

Fantasy Trip worksheet,
Handling Conflicts worksheet,
Wasted Talents worksheet,
chalkboard or butcher block
paper.

Time

Approximately one hour.

- A. 35 minutes
- B. 25 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

RESOLVING CONFLICTS ON THE JOB

A. Identifying Conflict Styles

1. Begin the session by having clients list examples of conflicts. *Examples may include wars, arguments, strikes, fights, court battles, racial conflicts, etc.*

2. Ask clients to define the meaning of conflict. A good definition is:

Conflict occurs when a person's behavior interferes with or threatens another.

Return to the list in Step 1 and ask clients how the definition applies to their examples.

3. Ask clients to relax and close their eyes. Tell them they are going to go on a "fantasy trip". Guide the fantasy by reading the situation below. Pause frequently to allow clients to develop their fantasies.

You are walking down the street. You see a person walking toward you who looks familiar. As the person comes nearer, you realize that this is the person with whom you are most in conflict.... Become aware of how you feel inside.... Now you know that you must decide quickly what to do. As the person comes closer, several possibilities flash through your mind.... Decide right now what you will do.... Now, see yourself doing what you decided.... It is over now. The person is gone. Again become aware of how you feel inside.... Are you satisfied with your action?

4. Give clients the *Fantasy Trip* worksheet and have them complete it after reading through the directions with them. Emphasize to clients that they will not be asked to share the details of their fantasy conflict, as this is a personal matter.
5. Discuss the fantasy experiences. Questions to ask the clients may include:
 - How do you feel when you are approaching a conflict situation? (*Angry, afraid, tense, nervous, etc.*)

- What ideas did you have for dealing with the person?
(Avoid the person, give the person a dirty look, ignore the person, act as if nothing is wrong, talk about the conflict, punch the person, etc.)
 - What did you decide to do in your fantasy? Is this how you usually deal with conflict?
 - Were you satisfied that you did the best or right thing in your fantasy? How do you feel about your action?
6. Summarize the discussion by describing the different ways people handle conflict. Use *Handling Conflicts* as a worksheet or a transparency. Have clients give examples of handling conflict from their own experiences.
- Avoiding - staying away from the person; changing the subject when the conflict comes up in conversation; quitting a job.
 - Delaying - settling small parts of the conflict while leaving the important issues unsettled; postponing the discussion; cooling off the situation temporarily.
 - Confronting - Arguing; not listening to the other side; becoming emotional; using power to settle the conflict.
 - Compromising - talking it over (not arguing); listening to both sides; stating and clarifying the problem; deciding on a solution all persons can accept.

When this method is used everybody wins and everybody has to "give and take".

7. Ask clients:

- Which method would have worked best in your conflict fantasy?
- Why did you pick that method?
- Do you think the methods for handling conflict can be combined?

B. Resolving Conflict

1. Begin this part of the workshop by dividing the group into small groups of 4-5 clients.
2. Give clients the *Hidden Talents* worksheet and read through the incident with them.
3. Ask clients to discuss in their groups ways of working out the conflict and answer the questions on the worksheet. Tell clients they have 15 minutes to work in their groups.

4. Bring the group back together and discuss with clients the conflict situation. Use the questions on the worksheet to aid discussion. You may want to write on the chalkboard or butcher block paper the ways of resolving the conflict that each group identified.

Summarize with clients the points that were addressed in this session:

- How do you usually resolve conflict?
- What are the other ways of resolving conflict?
- How can you prevent conflicts?

Encourage clients to develop their skills to use the compromise method for resolving conflict, where everybody wins.

FANTASY TRIP

This worksheet is designed to help you look at your fantasy and at the way you handle conflict. You will not be asked to share the conflict with the group. However, you will be asked to share some of your thoughts about how you decided to handle the conflict in your fantasy.

Answer the questions below, using just a few words to remind you of your thoughts and feelings in the fantasy.

In your fantasy:

How did you feel as the person got closer to you?

What ideas flashed through your mind before you decided what to do?

- 1.
- 2.
- 3.
- 4.
- 5.

What did you decide to do?

How did you feel afterwards?

Do you like the way you acted? Why or why not?

Adapted from "Methods and Materials for Teaching Occupational Survival Skills", Robert E. Nelson, 1979



CETA
STAFF
DEVELOPMENT

- Handling

Conflicts -



Avoiding



Delaying



Confronting : Power



Confronting : Compromise

WASTED TALENTS

Bill Davis works for the Jefferson printing shop. When he took the job he was told that he would be assisting Mr. Jefferson, the owner, run the printing presses. Mr. Jefferson also asked Bill to help set up the want ad section of the newspaper they published each week. Bill really wanted to do set-up and this is why he took the job.

Bill has been working for 6 months and during that time he has not assisted Mr. Jefferson with set-up on the weekly newspaper. Instead he has been doing the routine tasks of running a small press and cleaning the shop. Bill feels his talents are being wasted. He has asked Mr. Jefferson about working on the newspaper but Mr. Jefferson always replies, "We'll see about it next week." Mr. Jefferson does intend to let Bill help him but business has been busy lately and he thinks he can do the job faster himself.

Bill is disappointed in his job. Lately he has disliked going into work and is sometimes late. The more he thinks about his job, the angrier he gets. Bill has decided to tell Mr. Jefferson today that if he doesn't let him help on the set-up of the newspaper, he will quit his job, even though there is no other printing shop in town where he could work.

1. What is the major conflict in this situation?
2. Who or what is responsible for this situation?
3. What are Bill's needs?
4. What are Mr. Jefferson's needs?
5. Do you think Mr. Jefferson is aware of how unhappy Bill is with his job?
6. What could be done by Mr. Jefferson to settle this conflict?
7. If you were Mr. Jefferson, how would you react to Bill's threat to quit?
8. How else could Bill work out this conflict?

#4

What Employers Expect

- A. Worker Roles
- B. Responsibility and Authority
- C. Employer Expectations

Purpose

When workers begin a new job they quickly need to learn what their role is in the organization, what their responsibilities are and what authority they have. Workers also need to determine what expectations employers have of them. Workers who develop the positive attitudes that employers expect will greatly improve their chances for success on the job.

This session will help clients to understand worker roles and responsibilities and employer expectations so that they will be able to handle better situations they encounter at work.

Materials

Sample organization chart, *Caught in the Middle* worksheet, *Employer Expectations* worksheet, *Employee Attitude* worksheet, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 10 minutes
- B. 25 minutes
- C. 25 minutes

Procedure

WHAT EMPLOYERS EXPECT

A. Worker Roles

1. Begin the session by asking clients to describe how they determine what their duties are on a job. The group should identify two basic ways to identify what a person's role is on a new job.
 - A formal job description. *If the instructor has a copy of a company's job description, share that with the group so they can see a formal, written job description.*
 - A self-written job description. A person can write his/her own job description from information obtained during training and asking questions.
2. Explain to the group that although job descriptions do not tell workers how to carry out job duties, they can give an overall view of job responsibilities and authority.

B. Responsibility and Authority

1. Tell the group that in order to determine the authority and responsibility of their job role they need to clearly understand what these words mean and how they are related.
2. Ask the group to answer the following question:
 - What is authority?

Have them respond in terms of a work situation.

Write the responses on a chalkboard or butcher block paper. Share the following definition with the group and see how close it came to theirs:

Authority is the right to make decisions, to act, and to direct others to act.

3. Now ask clients to answer the following question:
 - What is responsibility?

Again, have them respond in terms of a work situation.

Write the responses on a chalkboard or butcher block paper.

Responsibility is the obligation of workers to perform assigned duties satisfactorily.

4. Ask clients if they understand how authority and responsibility are related.

Workers must have the authority to carry out the responsibilities they are assigned.

5. Discuss with the group what formal lines of authority and responsibility are. Draw a sample organization chart for them on a chalkboard or butcher block paper. See the example of an organization chart for a company attached to this packet.

The formal organization is usually well-defined and relatively easy to identify.

Many job situations are also influenced by an informal organization and workers need to be aware of these unwritten rules and customs.

6. Ask clients if they have ever worked in the following situation:

Another worker has the same job title as you but has the authority to tell you how to do something and what tasks to do next.

Some clients in the group will usually respond affirmatively because they have worked in a similar situation. Explain to the group that this is an example of what we mean by the informal organization. Supervisors "informally" giving more authority to one worker than another.

7. Ask clients:

- How did you feel when you were in this situation?

Clients will often respond negatively and indicate that such situations were difficult for them to deal with on the job.

- Why do situations such as this occur?

Employees who have proved their value and worth to an employer are often given rewards other than the traditional ones of money and promotions.

8. Have clients give positive examples of how the informal organization works. For example, workers help each to get their jobs done, Christmas parties, etc.

Since many job situations are influenced by an informal organization, workers need to be aware of these unwritten rules and customs.

9. Give clients copies of the worksheet, *Caught in the Middle*. Have clients read the case study, keeping in mind the ideas just discussed. Working individually, in pairs, or in small groups, have clients answer the questions at the end of the worksheet. Then discuss as a whole group the answers to the questions.

C. Employer Expectations

1. Ask the group:

- What do employers expect from workers?

Write the answers on a chalkboard or butcher block paper. *Answers should include loyalty, dependability, honesty, enthusiasm, willingness to learn and willingness to accept criticism.*

2. Ask the group to give examples of both positive and negative behaviors that workers demonstrate for each attitude. After the discussion, copies of the *Employer Expectations* worksheet may be distributed to indicate other examples.

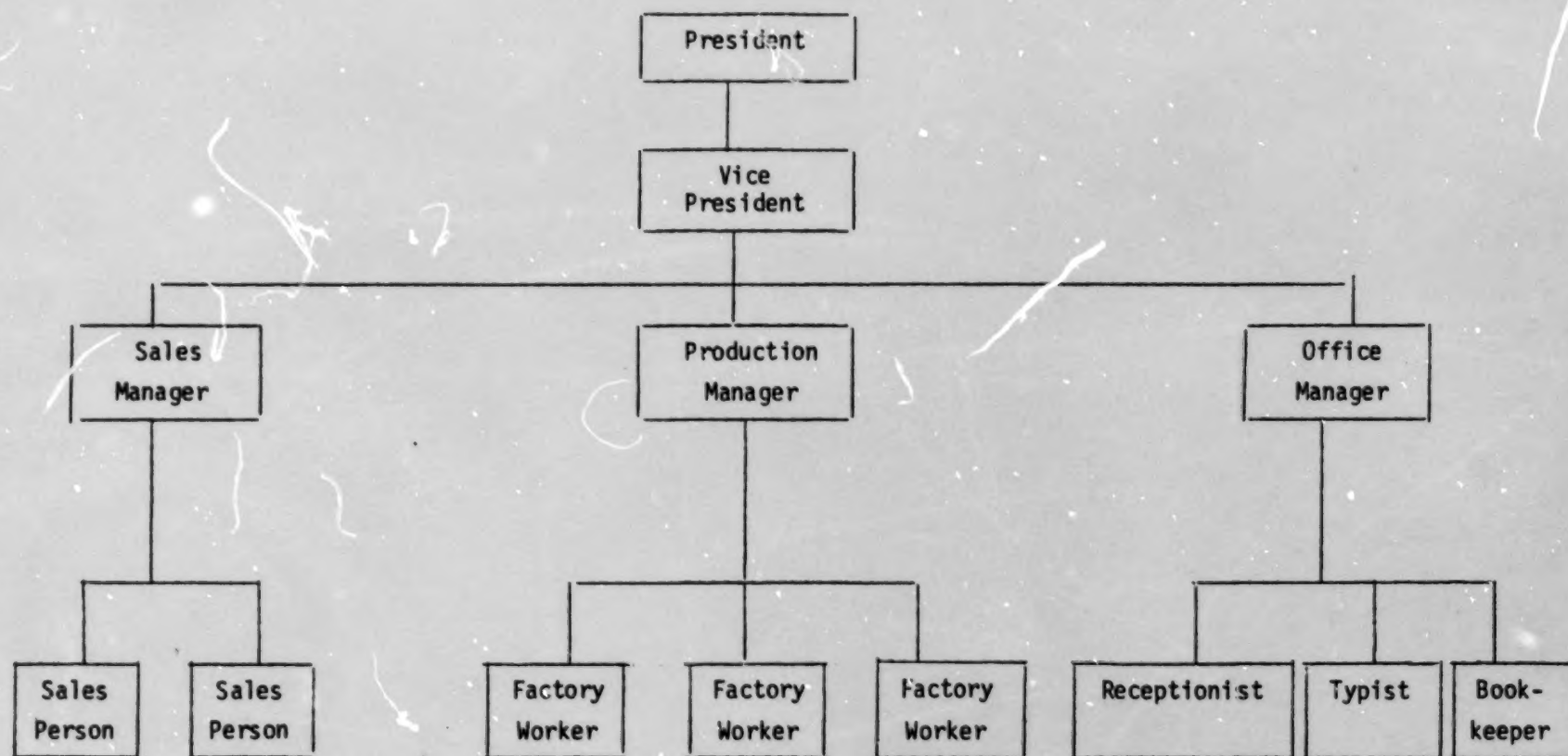
Remind clients that a worker's responsibility includes more than just performing a job. Employers expect workers to approach their jobs with a positive attitude and worker attitudes are usually judged by their behavior on the job. These expectations are often not outlined in job descriptions but are very important.

3. After discussing the *Employer Expectation* worksheet, have clients rate themselves on each attitude using the *Employee Attitudes* worksheet. Have clients rate themselves using their training program as their employer.
4. Have clients write down two changes they will try to make that would improve their chances for success in a work situation. These changes need not be shared with others in the group. Also ask them to write down at least one way in which they can begin to make the changes they have listed.

Use the following questions to conclude the session:

- Why should clients develop positive attitudes?
- Why is it important that a worker quickly learn what his/her role is in the organization?
- What may happen if an employee does not meet the expectations of his/her employer?

ORGANIZATION CHART



CAUGHT IN THE MIDDLE

Jane Thomas has worked as a carpenter for Evans Construction for the past six months. She likes her job and it pays well. She also feels lucky to have the job since many places where she applied were reluctant to hire a woman even though she is a highly qualified carpenter. She gets along fine with the boss and the other employers with the exception of Pete. Pete is a fellow carpenter who's always checking to see what Jane and the other carpenters are doing and he often tells them what to do. The problem is that, Pete is so busy watching the others, he frequently does not get his own work done. Then he tells Jane or one of the others to help him out.

Jane does not like being bossed around by Pete and finds him impossible to work with. However, Pete has been with Evans Construction for 15 years and is a good friend of the boss. Since Jane likes her job and the money, she has not said anything to anyone about her problems with Pete.

Tonight Jane has a date and she wants to leave work on time to get ready for it. Usually she does not mind working late but tonight is special. Pete has gotten behind on his work and asks Jane to help him out. She realizes that it will make her at least an hour late if she helps him. Jane feels like telling Pete off and leaving him stuck with his work but she is afraid of risking her job. She thinks if she doesn't help Pete, he will complain to the boss about her.

1. Why is Jane afraid to complain to the boss about Pete?
2. What can Jane do to handle the immediate problem of working late?
3. How can Jane resolve the general problem of working with Pete?
4. How does the informal organization work in this situation?
5. Does Pete have more authority and responsibility than Jane and the other carpenters?
6. If you were Jane, would you try to handle the conflict yourself? Or would you try to get assistance from your co-workers?

EMPLOYER EXPECTATIONS

Loyalty

Workers who are loyal

- try to make the company look good
- work hard
- do their best

Workers who are not loyal

- criticize their company
- are mostly concerned about what the company can do for them

Enthusiasm

Workers who are enthusiastic

- are interested in their work
- share their ideas
- are cheerful
- give others help

Workers who are not enthusiastic

- do only enough to get by
- don't care about the quality of their work
- may be grouchy

Dependability

Workers who are dependable

- arrive at work on time
- finish assigned work on schedule
- call when they must miss work
- are seldom absent from work

Workers who are not dependable

- arrive at work late
- do not finish assigned work
- miss work without notifying the employer
- are often absent from work

Honesty

Workers who are honest

- admit their mistakes
- express their opinions

Workers who are dishonest

- may steal things from their company
- try to get away with as much as they can

Willingness to Learn

Workers who are willing to learn

- listen carefully to instructions
- ask questions when they do not understand
- try new things
- learn from their own mistakes

Workers who are unwilling to learn

- ignore instructions
- dislike taking advice

Willingness to accept criticism

Workers who are willing to accept criticism

- follow suggestions made by others
- learn from suggestions
- accept criticism gracefully

Workers who are unwilling to accept criticism

- get angry or sulk when criticized
- think they are always right
- reject suggestions
- make the same mistakes over and over

Adapted from "Methods and Materials for Teaching Occupational Survival Skills", Robert E. Nelson, 1978



EMPLOYEE ATTITUDES

Rate your attitudes toward your employer. Place an X on the line to indicate where you feel your attitude is in regard to your work situation.

LOYALTY

Loyal

Disloyal

ENTHUSIASM

Enthusiastic

Unenthusiastic

DEPENDABILITY

Dependable

Undependable

HONESTY

Honest

Dishonest

WILLINGNESS TO ACCEPT CRITICISM

Willing to accept criticism

Unwilling to accept criticism

I will try to make these changes to improve my chances of success on a job:

1.

2.

This is my plan for making these changes:



CETA
STAFF
DEVELOPMENT

#5

Succeeding on a Job

- A. What is Work ?
- B. Job Keeping Behaviors
- C. Self Evaluation
- D. Working as a Team Member

Purpose

Once a worker is hired, they must usually pass a probationary period to remain on their job. Various factors affect whether a worker will survive on the job - positive work behaviors and attitudes and the ability to work as a team member are some examples.

This session will help clients to develop skills in these areas so that they will not only survive but be successful at their jobs. Clients will be encouraged to take responsibility for making their job a positive work experience.

Materials

Work Behaviors worksheet, a *Broken Squares Envelope* containing *Broken Squares Instructions* and pieces for each group of five participants, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 10 minutes
- B. 10 minutes
- C. 10 minutes
- D. 30 minutes

Procedure

SUCCEEDING ON A JOB

A. What is Work?

1. Begin the session by listing on a chalkboard or butcher block paper a number of terms that contain the word "work". Examples are: homework, workout, paperwork, workbench, social work, volunteer work, etc.

Discuss the meaning of these terms in preparation for a definition of work. *Clients need to understand that the word "work" means more than just a paid job.*

2. Have the group come up with a definition of the word "work" and then compare it with the following definition:

Work is performed when you consciously try to satisfy your own needs and other people's needs.

There are three parts to defining a situation as work.

- .conscious effort
- .satisfying your own needs
- .satisfying other people's needs *(special emphasis should be placed on this part of the definition since many people do not perceive work as having to satisfy other people's needs as well as their own).*

3. Explain to the group that they need to understand their present concept of work and to develop an understanding of the importance of work in fulfilling human needs.

Some people think of work as unpleasant but necessary to survive. Many people try to avoid work whenever possible or only do the minimum required. However, work can also be viewed as a satisfying and interesting experience that fulfills some of the needs of the worker and the needs of others.

B. Job Keeping Behaviors

1. Have clients generate answers to the following question and write them on a chalkboard or butcher block paper.

- Why do people lose jobs?

Examples may include tardiness, poor attitude, sloppy work, etc.

2. Have clients generate a list of answers to the following question and write them down.

- How do people behave who keep their job?

This list should be the opposite of the first with clients now using positive language. *Usually we focus on the negative aspects of why people lose jobs. In this session we want clients to emphasize the positive by having them focus on what successful job holders do.*

C. Self Evaluation

1. Explain to clients that they need to look at themselves realistically in relation to the work situation and consider changes they may want to make in their behaviors if they are to succeed on a job.
2. Have clients complete the *Work Behaviors* worksheet. Ask them to be as honest and realistic as possible in their ratings. *To encourage honesty, tell clients they do not have to share their worksheets with others.*
3. Discuss with clients their responses to the worksheet. Share the following ideas with them:
 - If you have many responses in the 4 and 5 ranges, you seem confident in your abilities and will have a good chance of succeeding on the job.
 - If you have many responses in the 2 or 1 ranges, you may have identified some areas in which you need to make some changes and improvements to be successful in a work situation.
4. Ask clients:
 - What areas did you identify that need the most change or improvement?
 - What areas did you feel were your greatest strengths?
 - Why is it necessary to have positive work behaviors on a job?

This activity is very important because it provides the group leader with information as to how clients evaluate their own work behaviors. The information may then be used in individual counseling sessions to help clients improve any problem behaviors identified.

D. Working as a Team Member

1. Tell clients that in order for clients to survive and succeed on their jobs, they must learn how to be part of an organization - a member of a team. Workers do not usually work as individuals but as part of a group helping the organization achieve a goal or produce a product.

The importance of cooperating can be demonstrated through the "Broken Squares" activity.

A sample Broken Squares envelope with player pieces is included in the materials section. To make additional envelopes refer to Directions for Making a Set of Broken Squares. One set should be provided for each group of five persons.

2. Form groups of five and give each a Broken Squares envelope. *(Extra clients may be assigned to the groups if the numbers are uneven.)*
3. Each group has a copy of the *Broken Squares Instructions* in their envelope. Have the group read the instructions silently while you read them aloud. Explain the instructions in your own words to make sure that everyone understands them. Answer any questions that group members have about the activity.
4. Ask each group to divide the pieces in the envelope evenly (or as near so as possible) among the group.
5. Instruct the group to begin. Monitor the groups during the exercise to ensure that the rules are being observed.
6. Look for the following as you are observing the groups:
 - How nervous or frustrated do group members seem to be?
 - Is there any turning point at which the group begins to cooperate?
 - Does anyone try to violate the rules to help fellow members solve the problem?
 - Does the group depend on one or two people instead of working as a team?
7. When all groups have completed their squares, discuss the the exercise. Questions to ask should include:
 - What happened?
 - What problems did you have?

Responses from the group may include: difficulty of not being able to talk, group members who held onto their pieces and did not give them away, group members who did not understand the instructions but also did not ask for further explanation, the frustration of seeing the piece needed but not able to ask for it, etc.

Share your observations with the group.

8. Ask clients:

- What did you learn from the exercise?

The following points should emerge from the group discussion:

- People must be willing to give and receive help in order to achieve group goals as well as completing their own task.
- When people refuse to help it is more difficult to achieve goals.
- People may not be able to complete their individual tasks without help from others.
- It is difficult to work cooperatively without communicating.

Summarize the training session with clients by discussing the following questions:

- What is work?
- Why is it important to cooperate and get along with others at work?
- How do our behaviors at work effect our ability to succeed on the job?

WORK BEHAVIORS

How would you rate your ability to succeed on a job? Below are ten behaviors that help workers to be effective on their jobs. Check the column that most accurately describes you.

5 = Excellent

4 = Good

3 = Average

2 = Below Average

1 = Need Improvement

Work Behaviors	5	4	3	2	1
1. I get along and work well with others.					
2. I complete my assigned work on time.					
3. I make independent decisions.					
4. I adjust to changes easily.					
5. I accept authority of others.					
6. I work well as a member of a team.					
7. I work well without close supervision.					
8. I work well under pressure when necessary.					
9. I correctly follow instructions.					
10. I accept criticism.					

I feel my two greatest strengths are:

1.

2.

I feel I need to improve most at:

1.

2.

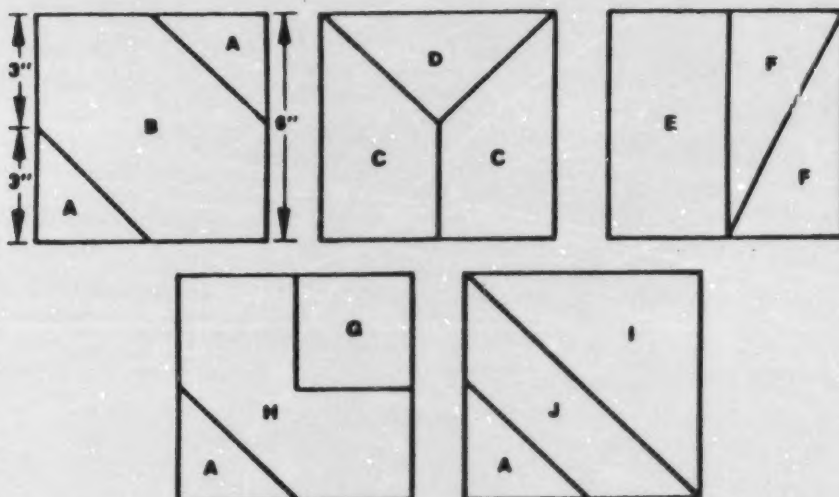


CETA
STAFF
DEVELOPMENT

DIRECTIONS FOR MAKING A BROKEN SQUARES ENVELOPE

An envelope contains pieces of paper cut into different patterns which, when properly arranged, will form five squares of equal size. One envelope should be provided for each group of five persons.

To prepare an envelope, cut out five paper squares, each exactly 6" x 6". Place the squares in a row and mark them as below, penciling the letters lightly so they can be erased. Different colors of paper may be used.



The lines should be so drawn that, when the pieces are cut out, those marked A will be exactly the same size, all pieces marked C the same size, etc. Several combinations are possible that will form one or two squares, but only one combination will form all five squares, each 6" x 6". After drawing the lines on the squares and labeling the sections with letters, cut each square along the lines into smaller pieces to make the parts of the puzzle.

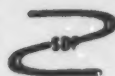
Draw a six inch square on the envelope to show the size square that will be formed. Erase the penciled letter from each piece. Place the pieces into an envelope.

BROKEN SQUARES INSTRUCTION

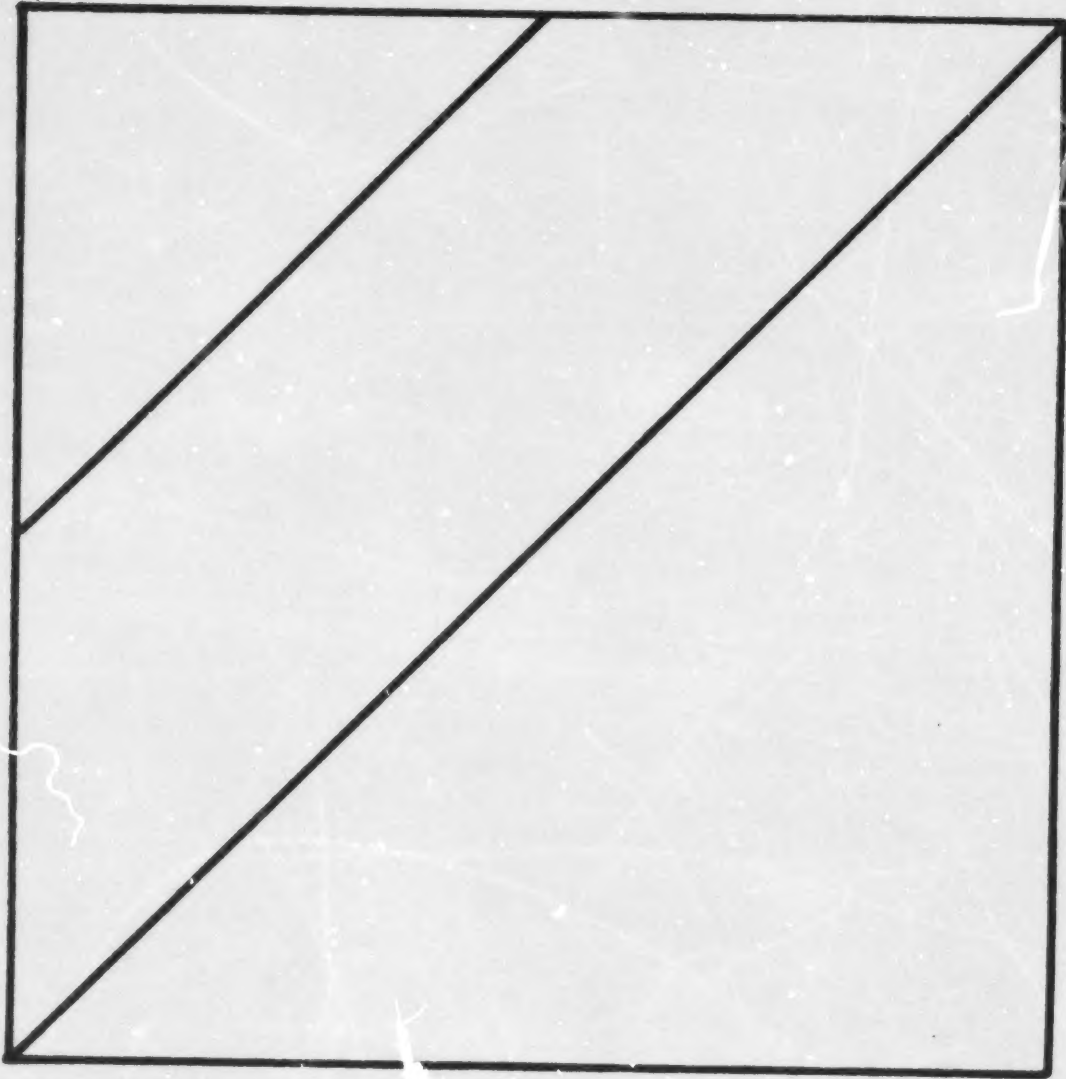
Each group has an envelope which contains pieces for forming squares. The task of your group is to form five squares of equal size. A square is drawn on each envelope to show you the correct size for the completed squares. The task will be completed when each individual has before him or her a perfect square of the same size as those in front of the other group members.

The following rules must be obeyed during this exercise:

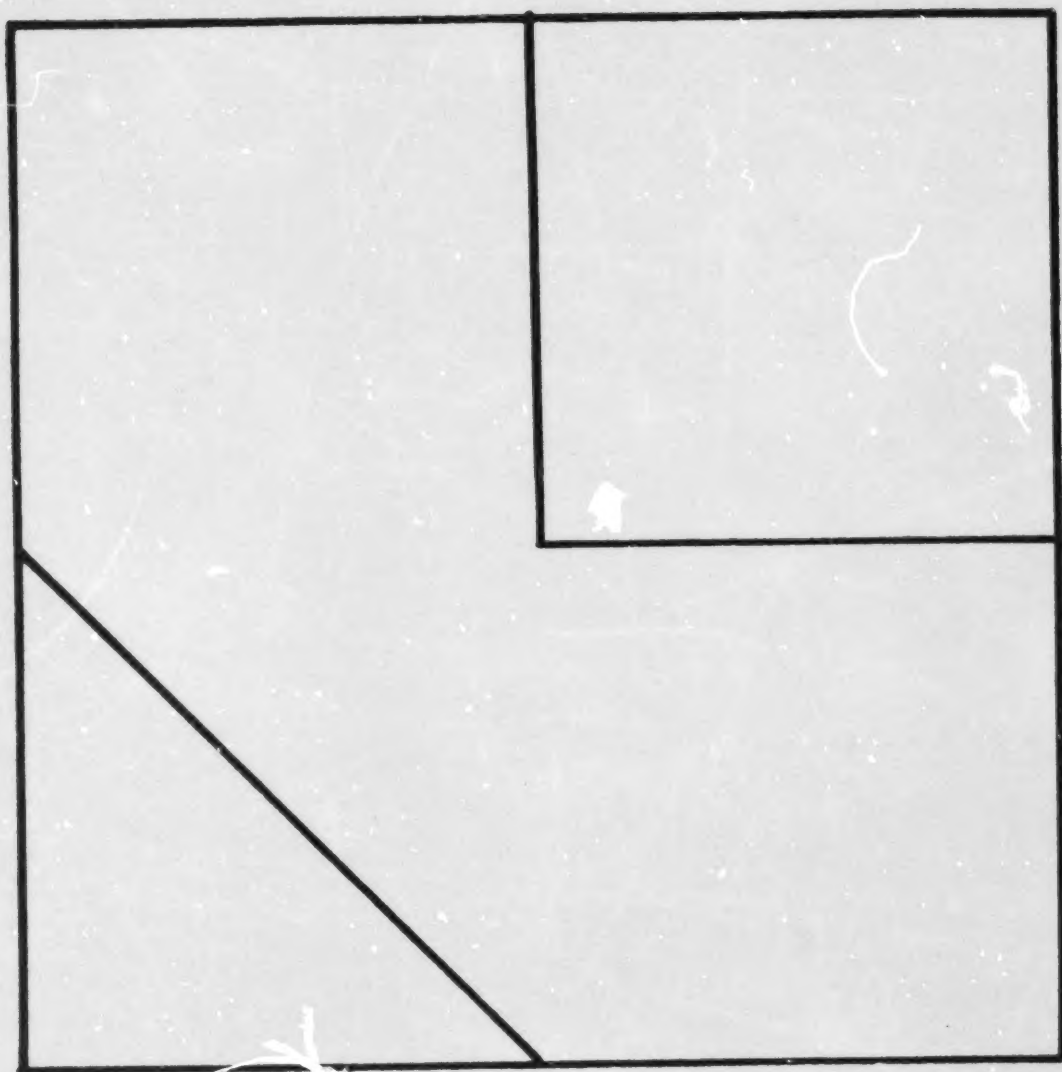
1. The game must be played in complete silence. No talking.
2. You may not point or signal other players with your hands in any way.
3. You may not take a piece from another player.
4. You may not place a piece in another player's square.
5. You may not place your piece into the center for others to take
6. You may give a piece to another player.

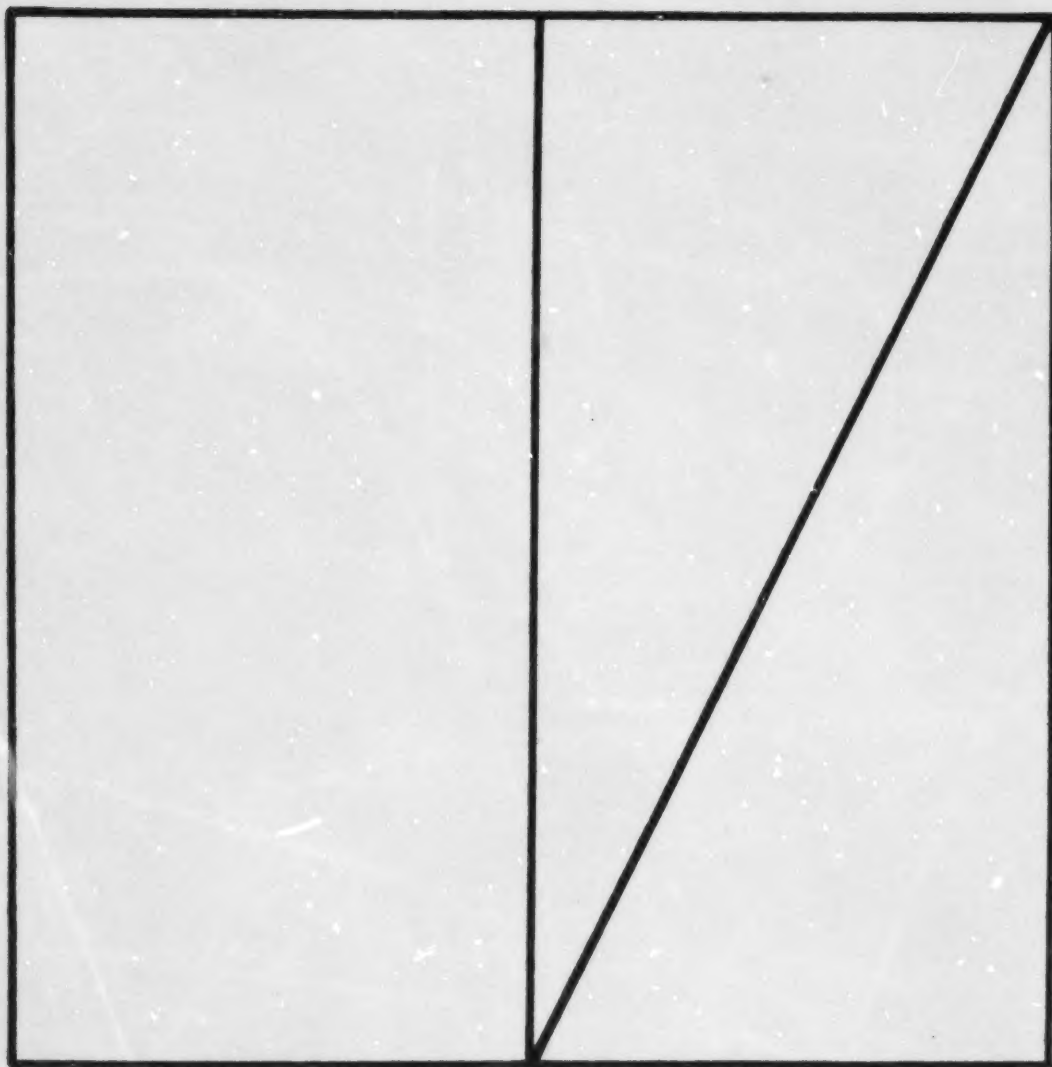


CETA
STAFF
DEVELOPMENT

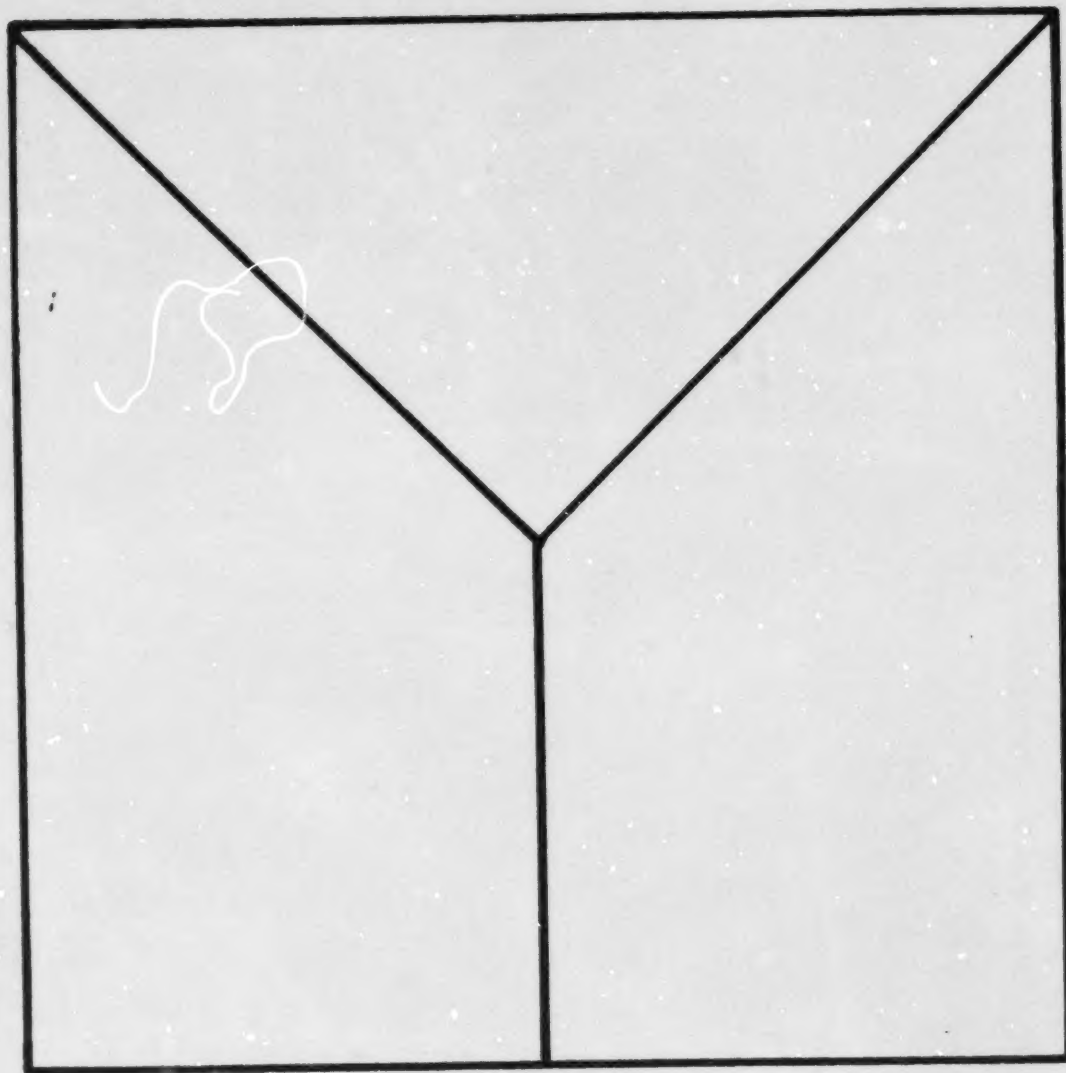


BROKEN SQUARES #2

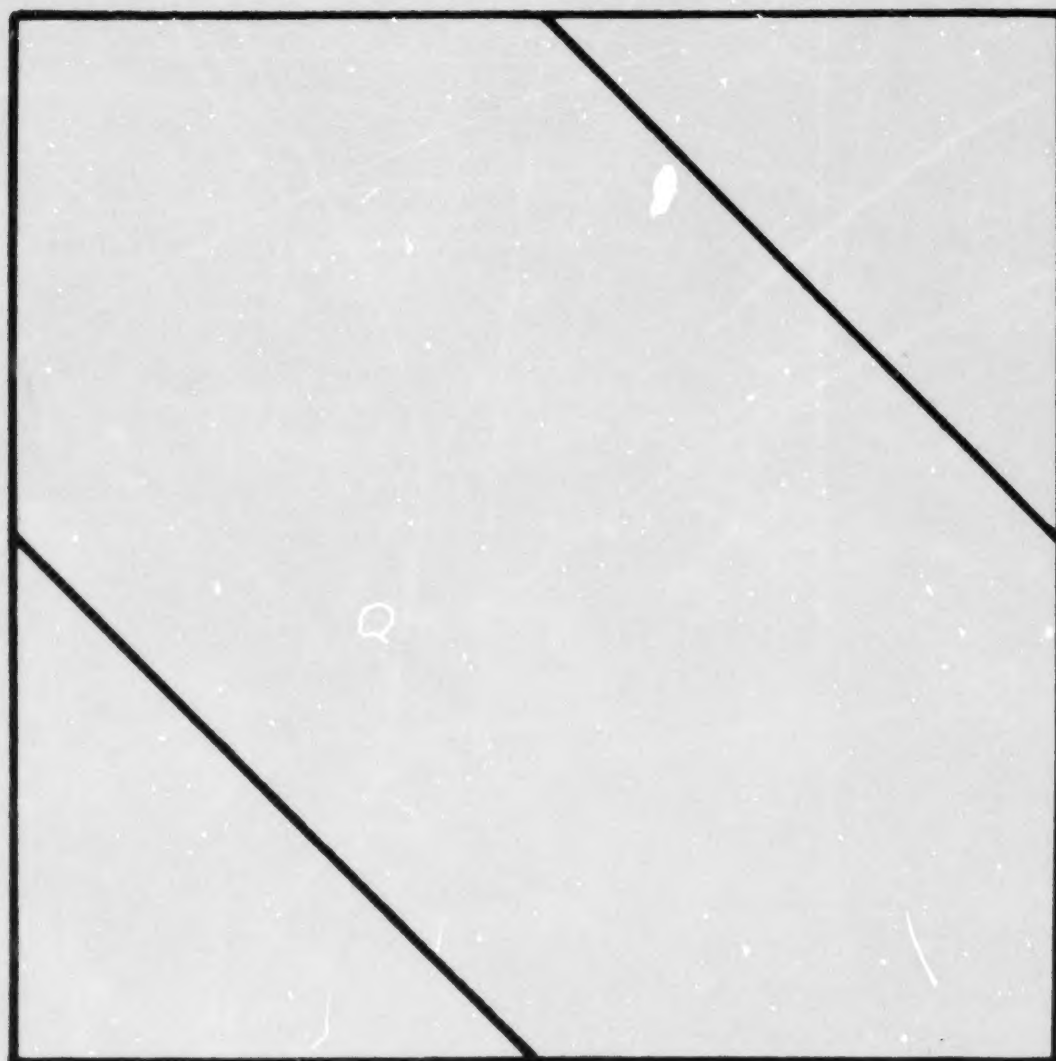




BROKEN SQUARES #4



BROKEN SQUARES #5



#6

Moving Up the Career Ladder

- A. Advancing on the Job
- B. Career Ladders
- C. Setting Goals

Purpose

When people are interviewed for jobs, one of the questions they often ask is "What are the advancement opportunities?". Everyone hopes to advance in their career. CETA clients need to examine what job behaviors and personality characteristics they must possess to succeed in the career they have chosen. They also need to determine how far along their career ladder they want to advance.

This session will discuss these ideas as well as have clients identify their career goals and make plans for achieving them.

Materials

Setting Career Goals worksheet, example of a career ladder, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 25 minutes
- B. 15 minutes
- C. 20 minutes

Procedure

MOVING UP THE CAREER LADDER

A. Advancing on the Job

1. Have clients begin the session by defining the phrase "career ladder".

A career ladder refers to the steps or job advancements one can take in his/her career. Each job advance usually includes more responsibility and a higher salary than the previous one.

2. Have clients discuss what motivates people to move up their career ladder. Write the ideas generated from the group on a chalkboard or butcher block paper.

Characteristics that might be mentioned are self-fulfillment, money, recognition, desire to learn more, creativity, more authority, more responsibility, desire to do different job tasks, etc.

3. Discuss with clients why some people elect to stop at certain points in their career ladder. Clients should realize that not everyone wants to assume the highest level of responsibility in their career ladder. Employers understand this and usually do not have openings for everyone to be supervisors for example.

However, most employers do expect their employees to want to advance above the entry-level position.

4. Clients should now be ready to discuss the following questions:

- When a promotion (or new job opening) becomes available, why does a supervisor select one person over another to advance?
- What are the characteristics of people who succeed?

5. Write the characteristics that the group identifies on a chalkboard or butcher block paper. Characteristics that they may identify are:

- seniority
- produces good quality work
- takes initiative (completes duties given and then looks for more)
- is cooperative (gets along with others)

- is adaptable (can fit into new and different situations easily)
- perseveres (works at a task until it is completed)
- has adequate training for the new job
- has a positive attitude

Clients should understand then that if they want to be promoted, work is not simply doing one's job. It means being motivated, seeking out other activities, maintaining a positive attitude in spite of bad circumstances, etc.

6. Discuss with the group that jobs are not tailor made to fit the personalities of applicants. Rather people must adapt to fit the requirements of the job.

Have clients break into small groups by training program and discuss:

- What behaviors are essential for success as a (career title) worker?
7. After 10 minutes bring the groups back together as one large group and list on a chalkboard or butcher block paper the characteristics they identified in their groups.

Even though behaviors for different careers were identified in the small groups, certain behaviors will be noted that are common to all careers. Emphasize these behaviors to the group as being very important for all workers to have.

8. Questions to ask as follow-up to this activity may include:

- Does your personality have similar characteristics to those identified by the group as being necessary to succeed on the job? What are the similar characteristics?
- Are the characteristics identified as essential for success the personality traits you enjoy using?

If clients do not enjoy using these characteristics even if they have them they still may not be successful at their jobs.

B. Career Ladders

1. Clients at this time should be shown examples of the career ladders for the occupations they are training for.

An example of a career ladder is included as a sample for instructors to use in developing their own.

2. Have clients discuss the other job titles in their career ladders and what responsibilities they entail.

Clients should begin to think about how far they want to advance and what career goals they should begin to set for themselves.

3. Ask clients

- How long will it take you to get to a higher level job?

The answer should be that it will vary from company to company and career to career. However, it should be emphasized that advancement does not occur over night but rather is a function of time and the ability to prove one's self positivity to supervisors. The instructor should remind clients to review the characteristics they identified as essential for success in their careers.

C. Career Goals

1. Have clients complete the *Setting Career Goals* worksheet. The instructor should remind clients that:

- Their immediate career goal may be just getting a job or it may be the first rung on their career ladder above their entry level position.
- Strategies for achieving career goals are just as important as identifying career goals.

Clients need to define a plan for achieving their career goals and determine a realistic estimate of how long it will take them to do it.

- Long range goals should show some upward mobility.

If some clients do not see themselves advancing then they should use the space to explain why they see no advancement in their future.

Summarize with clients the points that were addressed in this session by answering the following questions:

- Why do people often ask in interviews what the career ladder is for the job they are applying for?
- Why is it important to establish career goals and develop strategies for achieving them?
- What did you learn today that you would like to share with others?

SETTING CAREER GOALS

To help you determine your career goals, complete the following:

My immediate career goals is: _____

My long range career goal is: _____

The steps in my career plan for achieving my goals are:

1. _____
2. _____
3. _____
4. _____

CAREER LADDER FOR
ELECTRONICS PRODUCTION WORKERS

-----ENTRY-----

Electronics Assembler and/or Tester

Wages range from \$ 4.00 to \$6.00/hr.

These workers perform electronic assembly and soldering/
fastening tasks, and/or perform production tests and
measurements using electronic equipment.

-----UPGRADE-----

Advanced Production
Worker

Wage range: \$6.25 to \$7.50/hr.

These advanced assembly and/or
testing jobs require 2 to 3 years
experience.

Junior Technician

Wage range: \$6.00 to \$7.25/hr.

These advanced technical jobs
require more academic prepar-
ation for technical and related
skills.

Production Supervisor

Wage range: \$8.00 to \$14.00/hr.

These jobs require 4 to 5 years
experience with management
training preparation.

Electronics Technician

Wage range: \$7.50 to \$12.50/hr.

These jobs require 1 to 3 years
experience and/or advanced
technical training.

(In conformance with American Electronics Association guidelines, 1980)

#7

Managing Time on the Job

- A. Time Management Techniques
- B. Daily Goal Setting

Purpose

Workers often have difficulty managing their time. They may use excuses as a way of avoiding responsibility and completing work. Although most people make excuses at one time or another, some people get into a habit of making excuses instead of working for results. People who work for results are usually successful workers.

This training session will teach clients how the concepts of daily planning and goal setting can help them better manage their work time and become more valued workers.

Materials

Rearranging the Files worksheet, *Time Management Techniques* transparency, *Weekly Schedule* worksheet, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 40 minutes
- B. 20 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

MANAGING YOUR TIME ON THE JOB

A. Time Management Techniques

1. Begin the session by distributing copies of the worksheet *Rearranging the Files*. Ask for three volunteers to read the parts of Jim, Bob and the narrator. Have them read the situation to the group.
2. Ask clients to comment on the situation. The following questions may be used:
 - What is the main difference between the two workers? *Bob made excuses for not getting his work done. Jim worked hard to get the work finished on time.*
 - If you were Mrs. Thompson, how would you feel about what Bob and Jim had to say?
 - What do you suppose will happen to Bob if he continues making excuses?
3. Ask clients to identify excuses they have used or have heard others use for not getting a job done. List them on a chalkboard or butcher block paper. The following are possible responses:
 - I had a telephone call.
 - Someone stopped to talk to me.
 - Someone asked me to do some other work and I couldn't say "no".
 - I had other work to do (even though it wasn't as important as the task that had to be done).
4. Have clients identify techniques for managing time. List them on a chalkboard or butcher block paper. For additional ideas, share with clients the transparency, *Time Management Techniques*.
5. Ask clients to identify problems that workers can create by making excuses and not managing their time well. The following are possible responses:
 - Other workers may get upset if excuse-makers or procrastinators don't do their share of the work.
 - Supervisors will probably get tired of getting excuses instead of results.
 - A worker who doesn't meet deadlines for completing tasks may be fired.

- Making excuses can become a habit.
- Procrastinating may be a way of avoiding failure but if you don't try to do things, you will never give yourself a chance to succeed.
- People who make excuses may start to believe their own excuses after a while.
- Those who constantly make excuses are often unhappy.

B. Daily Goal Setting

1. Have clients complete the *Weekly Schedule* worksheet by filling it in with activities and tasks that they are presently assigned in their training program.

This activity will help them see how they are spending their time and if adjustments should be made.

2. At the bottom of the worksheet they are to indicate what goal(s) they hope to complete by the end of the week.

It is important for workers to prioritize their tasks. For some jobs this is determined for them. However, within most jobs workers are given some flexibility to determine how they will spend their time. A worker often has to make important decisions identifying what needs to be finished and when it needs to be done.

3. Ask clients to identify the advantages of managing time and handling responsibilities instead of making excuses in work situations. Possible responses include:
 - Workers who accept and handle responsibility are more likely to obtain pay raises and promotions.
 - Workers who manage their time and complete assignments are more likely to be respected and work with their supervisors and co-workers more effectively.
 - Workers who plan, set and complete goals are more likely to have a feeling of satisfaction and accomplishment.

Summarize the session by having clients answer the following questions:

- What time management techniques did you learn to day that you will try to use on your job?
- How can planning and achieving goals help you become a more valued worker?

REARRANGING THE FILES

Narrator: Mrs. Thompson was recently hired as office manager. She decided to rearrange the files so that papers would be easier to find. She explained the new system to Bob and Jim who were clerks in the office. She also gave them written instructions. Bob and Jim were each assigned to rearrange half the files and were to complete the task in one week.

A week later, Mrs. Thompson met with Bob and Jim and this is what they each had to say.

Bob: If I just had a couple more days I could finish rearranging the files. I had so many other things to do that I didn't have time to finish the task. Rearranging files is a big job and I wasn't sure where everything was to be filed.

Jim: The files I worked on are finished. I had a difficult time at first, but I kept referring to the instruction sheet you gave me whenever I had a problem and that helped. I also had a lot of other work to do, but I set myself a goal to finish one drawer each day and that made it easier for me to finish the work.



TIME MANAGEMENT TECHNIQUES

1. IF THE JOB INVOLVES PAPERWORK - AVOID LETTING IT PILE UP AND BECOME OVERWHELMING.
2. DETERMINE WHICH ACTIVITIES HAVE THE HIGHEST PRIORITY AND GIVE YOUR TIME FIRST TO THEM.
3. TRY TO AVOID PROCRASTINATING - THE JOB WILL HAVE TO GET DONE SOMETIME.
4. MAKE A LIST AT THE BEGINNING OF EACH DAY OF WHAT NEEDS TO BE DONE AND MARK THE ITEMS OFF AS YOU FINISH THEM.
5. IF YOU ARE GETTING BEHIND, GET HELP OR ADVICE FROM OTHERS.
6. REWARD YOURSELF FOR COMPLETING A TASK THAT YOU DIDN'T WANT TO DO.



WEEKLY SCHEDULE

Name _____ Week of _____

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
7					
8					
9					
10					
11					
12					
1					
2					
3					
4					
5					

The goal(s) I hope to complete by the end of the week are:

1. _____
2. _____
3. _____



#8

Understanding Benefits and Rights

- A. Employee Benefits
- B. Employee Rights

Purpose

Fringe benefits now average 35% of an employer's payroll costs. To employees this figure is important because it represents money, services or goods they receive in addition to their wages. However, the size and makeup of benefit packages vary widely so employees should be knowledgeable about what they are getting.

This session will focus on employee benefits, what they are, who pays for them, and which are mandated by law. In addition, clients will learn how they are protected through the government by Equal Employment Opportunity and Affirmative Action.

Materials

Weekly Paycheck Stub worksheet, Understanding Fringe Benefits Info Aid, Fringe Around the Paycheck: Employee Benefits article by Gail Martin, Employee Benefits transparency, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 45 minutes
- B. 15 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

UNDERSTANDING EMPLOYEE BENEFITS AND RIGHTS

A. Employee Benefits

1. Begin the session by having clients describe what they mean by employee benefits.

Employee benefits can be broadly defined as money, goods or services that your company gives you in addition to wages.

2. Have clients give examples of employee benefits and write them on a chalkboard or butcher block paper.

The list may include social security, medical insurance, retirement plans, vacation time, sick days, educational assistance, etc.

3. Then have the group discuss what they know and feel about employee benefits. Questions to start the discussion may include:

- Why do employees get benefits?
- How do you feel about employee benefits?
- How do you feel when you see money deducted from your paycheck for benefits?
- Do you feel that all deductions are benefits to employees?
- Which do you feel are not?

For example, some clients may not understand that Social Security and State Disability Insurance are benefits. They only see them as money taken out of their paychecks. If a client does not understand that State Disability Insurance (SDI) is a benefit, ask if anyone in the group has ever collected money from SDI. Have him/her explain why he/she did.

4. Explain to clients that basically, employee benefits fall into three categories: statutory (required by law), compensatory (holidays, vacation time, sick leave, etc.), and supplementary (health insurance, retirement funds, life insurance, etc.). The article "Fringe Around the Paycheck: Employee Benefits" by Gail Martin will increase the instructor's knowledge of employee benefits.

5. Use the *Weekly Paycheck Stub* as a worksheet or a transparency to locate the following parts of a paycheck stub with the group:

- .Social Security (FICA)
- .State and Federal Taxes
- .State Disability Insurance
- .Retirement Funds
- .Other deductions (health insurance, credit union, union dues, etc.)
- .Less deductions (money the employer gives to the employee for benefits)

6. Discuss the parts of the paycheck stub with the group. Questions to aid in the discussion may include:

- Which deductions do you pay for?
- Which deductions does the employer pay for?
- Which deductions do you both pay for?
- What do these deductions do for you?
- What other benefits do employers pay? (*Unemployment insurance and workmen's compensation are examples. Explain to clients about these benefits if they are not familiar with them.*)

7. Ask clients:

- What other benefits might you get from a job?

Possible responses may include:

- employee discount to buy merchandise at a reduced price
- free parking
- vacation and sick leave
- holidays
- paid tuition

Give clients copies of the info aid "Understanding Fringe Benefits". This worksheet will provide a written copy of the information that was presented in the previous discussion.

8. Summarize the discussion about benefits by sharing with clients *Employee Benefits* as a worksheet or transparency.

8. Employee Rights

1. Begin this part of the workshop by having clients identify the phrase EQUAL EMPLOYMENT OPPORTUNITY (EEO). Share with clients the following information:

The Civil Rights Act of 1964 makes it illegal to discriminate in employment on the basis of race, color, religion, sex or national origin. The act requires the EEO Commission to investigate complaints and attempt to correct violations it discovers.

2. Then have clients define what AFFIRMATIVE ACTION means.

The term Affirmative Action means those actions appropriate to overcome the effects of past or present practices, policies, or other barriers to Equal Employment Opportunity. In order to achieve this, an employer may consider race, sex and/or national origin in making selections from qualified applicants.

This is not considered a violation of the Civil Rights of 1964.

3. Tell clients that they should understand these terms so that they will know what it means when an employer states he/she is an Equal Opportunity Employer or has an Affirmative Action plan.
4. Ask clients:
 - How can EEO or an Affirmative Plan of Action effect your chance of being hired?

Summarize the session by asking the following questions of the group:

- Why are employee benefits important?
- If benefits are so expensive to employers, why do they pay for them?
- Why are EEO and Affirmative Action Plans considered to be employee benefits?

WEEKLY PAYCHECK STUB

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">2</td> <td style="width: 33%; text-align: center;">8</td> <td style="width: 33%; text-align: center;">81</td> </tr> <tr> <td style="font-size: 8px; text-align: center;">MO</td> <td style="font-size: 8px; text-align: center;">DAY</td> <td style="font-size: 8px; text-align: center;">YR</td> </tr> <tr> <td colspan="3" style="font-size: 8px; text-align: center;">PERIOD ENDING</td> </tr> </table>	2	8	81	MO	DAY	YR	PERIOD ENDING			SAN MATEO COUNTY SCHOOLS PAYROLL	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; text-align: center;">34781</td> <td style="width: 30%; text-align: center;">60</td> </tr> <tr> <td colspan="2" style="font-size: 8px; text-align: center;">EMPLOYEE NUMBER</td> </tr> </table>	34781	60	EMPLOYEE NUMBER	
2	8	81													
MO	DAY	YR													
PERIOD ENDING															
34781	60														
EMPLOYEE NUMBER															
BY ORDER OF THE GOVERNING BOARD DETACH AND RETAIN THIS STATEMENT FOR YOUR RECORDS															
GROSS PAY	S. I. T. / Ovs	FEDERAL INCOME TAX	STATE INCOME TAX	F. I. C. A	RETIREMENT	VOLUNTARY DEDUCTIONS	NET PAY								
200.00	1.50	17.90	1.02	12.00	11.55		149.53								
DETAIL OF VOLUNTARY DEDUCTIONS															
INSURANCE		DUES		CREDIT UNION	TOTAL OTHER	LESS CONTRIBUTION	TOTAL DEDUCTIONS								
MEDICAL/DENTAL	LIFE	INCOME PROTECT													
10.25	2.00		1.00	5.00		10.25	8.00								
PLEASE VERIFY ANY DISCREPANCIES IN THIS STATEMENT WITH THE BUSINESS OFFICE OF YOUR EMPLOYING DISTRICT. NON-NEGOTIABLE															



CETA
STAFF
DEVELOPMENT

UNDERSTANDING FRINGE BENEFITS

When you look at your first paycheck and find you received much less than your promised salary, you may feel disappointed.

However, you do receive a number of benefits from these deductions.

And remember your employer pays for them with you.

Benefits you and your employer must provide (or what comes out of your paycheck):

Social Security (FICA):

You and your employer each pay 6.13%
FICA pays benefits for disability,
retirement, or death.

For further information contact:

Social Security Administration
North County 956-3000
Central County 692-0110
South County 327-3881
Coastside Enterprise 13455

State Compensation Insurance:

Employer pays
Workers' Compensation pays benefits
for job-related injury, illness, or
death.

Your employer or Compensation
Insurance Fund 565-1234

State Disability (SDI):

You pay 1% of gross income
SDI pays 26 weeks of income for
non-job-related injury or illness.

Employment Development Department
San Mateo 341-6111
South San Francisco 565-1234

State Unemployment Insurance:

Employer pays
Unemployment insurance pays up to
26 weeks of income. Amount is
based on gross income during
certain past pay periods.

Employment Development Department
(see above)

Benefits your employer might provide:

Companies usually offer a range of services that save you money.

Check to see when you are eligible for these benefits; there may be a waiting period.

Time off with pay: Holidays, vacation days, sick days,
personal leave days. How many?
Leave of absence. With pay? With benefits?
Pay for unused vacation?

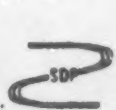
Health Insurance: Reimbursed for expenses or Prepaid Health
(e.g. Blue Cross) Maintenance
Basic, major medical or (e.g. Kaiser)
comprehensive (both)

- Life Insurance: How much coverage?
Who pays, you and/or employer?
Group rates are a benefit.
- Disability Insurance: How much coverage? Who pays?
Amount and length of benefits?
- Other Insurance: Dental, vision care, legal services, auto,
homeowners . . . If you pay, compare
costs with other providers.
- Retirement Plans: Defined benefit (pension plan)
or
Defined Contribution (e.g. profit-sharing,
money purchase pension
plan, stock bonus plans)
When can you join?
Who pays and how much?
When are you eligible to receive employer's
contribution?
- Savings and Investment Plans: Credit Unions.
Company stock at a discount.
- Thrift Plan: Employer matches your investment in company
stock or selected funds.
What happens to the money if you leave or die?
- Educational Plans: Some employers will allow work time for job-
related schooling.
Some will pay all or part of the cost of
tuition and materials.

When you go to work as a new employee, there will be a lot of things you will want to find out.

Personnel Manuals are available in many companies to explain what benefits are offered and what procedures and policies must be followed.

Your supervisor, personnel representative and co-workers are also good sources of information for you.



Developed by CETA Staff Development Project, February, 1980

FRINGE

AROUND THE PAYCHECK: EMPLOYEE BENEFITS

by Gail M. Martin



There was a time when fringe benefits meant exactly what the term implied: Something extra besides the paycheck—in some cases a nonessential “frill,” such as discounts on the purchase of the employer’s products. Today, fringe benefits encompass so many added bonuses that the term has become a misnomer. They include safeguards aimed at protecting workers and their families in case of economic disaster, whether from disability, sickness, unemployment, or death. The term “employee benefit” may better describe these bonuses, which have become an accepted part of American worklife. Americans have come to regard some of the basic benefits as

economically essential. In fact, workers are sometimes willing to trade a portion of their pay increases for better retirement benefits, more paid vacation, and better medical benefits.

Employee benefits accounted for more than a fourth of an employer’s 1977 payroll, according to the Bureau of Labor Statistics, and the cost of these benefits is moving upward. In the 11-year period ending in 1977, the average cost to employers for employee benefits rose by more than 200 percent, from 59 cents an hour worked to \$1.87 an hour worked, while pay for time

worked rose about one-half as fast. During the first quarter of 1980, the cost of benefits continued to increase more rapidly than wages.

Not all employees benefit equally from fringe packages, however. Benefits vary by industry, salary level, and, particularly, by employer. Sometimes union representatives bargain with management for the total compensation package—and especially the fringe benefits—on behalf of many employees at particular companies. Professionals and members of management often have to negotiate their own benefits.

Eligibility requirements, which differ from company to company, are the

Gail M. Martin is an OOO staffwriter.

key to whether an employee and dependents receive benefits at all and for how long. At some companies, the employee is eligible for some or all benefits from the first day on the job. At other companies, employees can accrue benefits after a few weeks of service; at others, only after several years of service. Another crucial aspect of eligibility comes with termination of the job: Are benefits forfeited immediately with termination or will some carry over for a time? At some companies, if employees leave, they forfeit all benefits. Medical coverage is a benefit employees might be concerned about continuing at least until new coverage becomes effective. Some companies may offer a grace period while others may offer employees the option of continuing medical insurance on their own but at a higher rate.

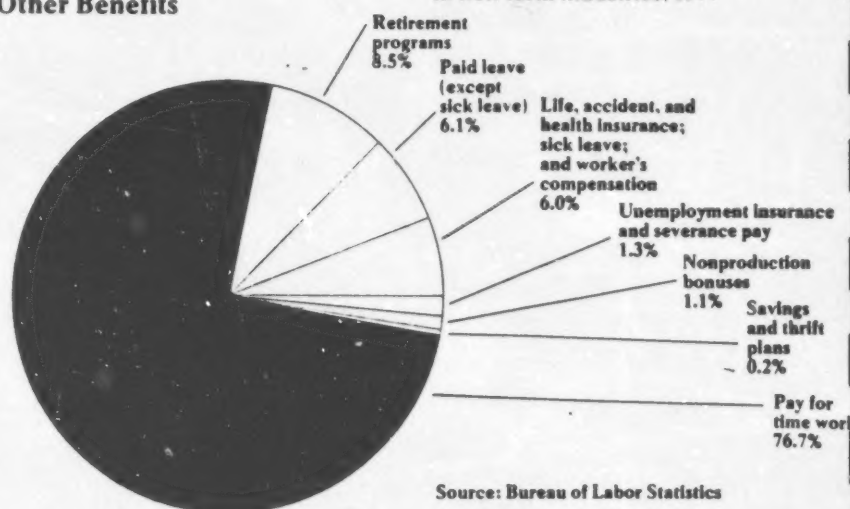
Benefits, like pay scales, may vary from region to region within the country. Unless employees are part of a union or are executives, they may actually have very little say as to the range or quality of benefits offered. Yet, it pays to know what the benefit programs are all about and what your rights are.

Basically, employee benefits fall into three categories: Statutory (required by law), compensatory, and supplementary. Some compensatory benefits also are required by law. Most are given at the discretion of the employer; but their number and kind may vary widely from employer to employer.

Since statutory benefits are required by law, they are fairly uniform from place to place. Included are social security benefits (FICA), Federal and State unemployment insurance, and workers' compensation insurance. These benefits are designed to protect the employee's income in the case of layoff, injury, or death on the job. These programs can be quite costly to the employer, although deductions from the payroll for social security taxes come from employees also. While States have separate laws to govern unemployment and disability insurance, the programs themselves are administered cooperatively by the Federal Government and State governments.

For more information, write for a

Dividing Up Pay and Other Benefits



Source: Bureau of Labor Statistics

free copy of "Unemployment Insurance: How It Works for You" from Consumer Information, Pueblo, Colorado 81009. For information on the Federal social security system write for a free publication "Your Social Security" at the above address. For a statement of earnings, employees may write directly to the Social Security Administration at P.O. Box 57, Baltimore, Maryland 21203.

Compensatory benefits are wages paid for time not worked. They include vacation time, holidays, sick leave, coffee breaks, rest periods, leave for marriage, birthdays, funerals, and jury duty. Other compensatory benefits include severance pay, sabbaticals, and leave for education.

The number of paid holidays is growing rapidly, and the use of floating holidays is becoming increasingly popular. Under this plan, employees substitute a day off of their choosing for holidays worked.

Another new trend in compensatory benefits is the use of sick-leave banks. Under this system, employees pool their sick leave to form a bank from which any employee who needs additional sick leave can draw. This benefit incurs no additional expense for the employer and reportedly has discouraged absenteeism in companies that have initiated the plan.

Supplementary benefits most com-

monly include health insurance, life insurance, retirement or pension funds, and investment or savings plans. A host of other supplementary benefits are offered by employers. The list on page 19 gives some examples.

Medical insurance is one of the most important and costly benefits provided by employers. A U.S. Chamber of Commerce survey found employer payments for life, hospital, surgical, and medical insurance averaged \$14.62 a week per employee in 1977, a 264-percent increase over the amount paid 10 years earlier.

Some employers pay the total premium for medical insurance coverage, but many contribute partially and the employee pays the remainder. Usually, the employee becomes eligible for benefits after a nominal period of time, typically 2 weeks to 1 month. Some plans have been expanded to include dental coverage and mental health benefits.

Pension plans, or retirement funds, are now covered by legislation, the Employee Retirement Income Security Act (ERISA) of 1974, although the law does not mandate that an employer offer a plan. The law says that workers are entitled to written statements telling how much money has been contributed to the plan, who is eligible for benefits, when eligibility begins, when and how benefits can be collected,

what happens when a worker leaves the company, and other facts. An important provision, vesting rights, assures that eligible employees may collect a share of pension fund assets if they leave the company before reaching

New Measure Includes Benefits

Payments in the form of employee benefits are becoming a bigger part of employers' total expenditures. Accordingly, the Bureau of Labor Statistics has devised a new index to reflect changes in total compensation: The Employment Cost Index (ECI). It is a measure of changes in the cost of wages and benefits to the employer. Thus, the new index more closely reflects the true change in the cost of labor than when wages alone are measured.

retirement age. For information on ERISA write for "What You Should Know About the Pension and Welfare Law." It's free and available from Consumer Information, Pueblo, Colorado 81009.

Counseling services are becoming a common supplementary benefit. Pre-retirement counseling and advice on financial planning also may be offered. Some companies employ certified benefit advisors to help employees decide on appropriate investment and savings plans. Among options discussed are government bonds, company stock, annuities, long-term fixed income funds, and mutual funds. Financial programs can be complex to administer, and are most commonly found in larger corporations.

Educational assistance is a popular supplementary benefit. Some companies pay employee tuition in continuing education courses; others offer low interest loans and scholarships to employees or their children.

Credit unions are sometimes considered part of supplementary benefits. Besides offering a favorable interest rate for savings, they may offer loans at low interest rates for a down payment on a home, tuition for college, and new automobiles.

Other supplementary benefits include the use of company facilities at little or no cost. Company cafeterias,

day care centers, recreational facilities, parking facilities, and company cars are some examples. Use of these may save sizeable sums of money each year for some employees. Discounts on merchandise are offered frequently to persons working in retail business. Similar benefits are offered to workers in other industries. Airline employees, for example, receive considerable travel discounts. Other benefits include cut-rate telephone services for telephone company employees, free or discount tuition for children of university personnel, and overdraft privileges for bank employees.

Recently, some companies have established flexible compensation programs. These are also called cafeteria programs, since employees are allowed to pick and choose among a variety of supplementary benefits. Flexible benefit plans usually consist of a certain core of basic benefits that everyone gets. Employees are allowed to choose additional benefits that meet their needs. So far, only a small number of companies have experimented with flexible compensation plans, since they are expensive to administer.

Some companies have also experimented with prorating benefits for part-time workers. Benefits are extended to part-timers according to the hours worked. It is not possible to prorate benefits in the statutory benefits category, but most supplementary benefits can be prorated along with compensatory benefits. For example, medical insurance could be prorated to

- provide a proportion of various components,
- provide some components but not others,
- limit coverage to individual workers but not family.

The company could also offer group plans to part-timers if above options are not feasible.

Fringe benefits can also be intangible. For example, a job with an opportunity to meet competent professionals in the same field may enhance an employee's career development. Or, a company's policy on flexible working hours may allow a new mother or father to continue working after the birth of a child. These kinds of fringe

benefits have no face value but may prove very valuable at a later date.

Employee benefits, both monetary and otherwise, no longer make up the fringe around the paycheck. Rather, they represent a substantial form of remuneration and one which no employee can afford to ignore.

Other Supplementary Benefits

Annual medical check-ups
Athletic leagues
Career counseling services
Cash bonuses
Club membership
Company cafeterias
Company cars
Company hospitality suites
Company libraries
Conferences and convention expenses paid
Credit cards for business use
Credit unions
Day care
Dental insurance
Employee discounts on products or services
Employment agency fees paid
Eyeglass or drug plans
Expense accounts
Executive dining rooms
Financial counseling
Flexible hours/four-day workweek
Free parking
Free tuition for spouses and dependents of university faculty and staff
Group automobile insurance
Health units and services
Income tax counseling
Life insurance
Medical insurance
Mental health counseling
Moving allowances
Overdraft privileges and low-interest loans for bank employees
Pension plans
Pre-paid legal services
Pre-retirement counseling
Professional association dues paid
Recreational facilities
Profit sharing
Sabbatical or educational leave
Savings bond deductions
Scholarship programs
Season's tickets for sports or cultural events
Settlement or closing costs for homes
Severance pay
Stock purchase options
Training programs
Transportation expenses of interviews
Transportation on company planes or jets
Travel discounts
Tuition payments

EMPLOYEE BENEFITS

1. MOST BENEFITS ARE TAX FREE SO THEY INCREASE YOUR PURCHASING POWER.
2. FRINGE BENEFITS NOW AVERAGE 35% OF EMPLOYER PAYROLL COSTS.
3. OTHER THAN CERTAIN BENEFITS REQUIRED BY LAW SUCH AS SOCIAL SECURITY AND SDI, THE CONTENT OF AN EMPLOYEE'S BENEFIT PACKAGE IS DETERMINED BY THE EMPLOYER.
4. YOU SHOULD COMPARE BENEFIT PACKAGES IF YOU ARE DECIDING BETWEEN TWO OR MORE JOBS. THE BENEFITS MAY INFLUENCE YOUR DECISION.
5. YOU SHOULD UNDERSTAND THE ELIGIBILITY REQUIREMENTS TO COLLECT BENEFITS AT YOUR PLACE OF EMPLOYMENT. IS THERE A WAITING PERIOD?
6. YOU SHOULD KNOW WHAT HAPPENS WHEN YOU TERMINATE YOUR EMPLOYMENT. DO YOUR BENEFITS STOP IMMEDIATELY OR DO THEY CARRY ON FOR A SHORT PERIOD OF TIME? HEALTH INSURANCE IS ESPECIALLY IMPORTANT.



#9

Planning a Budget

- A. Estimating Income and Expenses
- B. Making a Budget

Purpose

People need to be aware of the amount of money they spend each month to determine if the salaries they expect to make on a job will meet their expenses. Learning to live within one's means is very important when starting a job and careful planning can help avoid financial problems.

This session will teach the concept of budgeting in a very real way because clients will prepare their own budgets.

Materials

Budgeting and My Monthly Budget worksheets, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 20 minutes
- B. 40 minutes

Procedure

PLANNING A BUDGET

A. Estimating income and expenses

1. Begin the session by discussing the following questions with clients:
 - What is a budget?
 - Is it important to make a budget? If so, why?
 - How many of you have ever made a budget? How did you make one?
2. Explain to the group that an important and difficult step in making a budget is to estimate how much expenses will be for the month.

Ask clients:

- What are examples of fixed costs that must be paid monthly? *Examples may include rent, utilities, car payments, groceries, etc.*
- What are examples of costs that may not need to be paid monthly but should be budgeted for the year? *Examples may include doctor and dentist bills, clothing, furniture, medicine, insurance, etc.*
- How can these yearly costs be added into a monthly budget?

Clients should figure how much they plan to spend on these things for the coming year. Then divide those amounts by 12 to determine the costs per month, and add them into their monthly budgets.

3. Discuss with clients the importance of having a savings account to use in case of an emergency for costs that were not originally budgeted for. *If clients do not have a savings account they must be very careful not to go over their budget.*

B. Making a Budget

1. Distribute copies of *Budgeting* and *My Monthly Budget* worksheets. Do a sample budget on a chalkboard or butcher block paper so clients understand the process. *Remind them that total income must equal or exceed total expenses.*

2. Have clients complete the *My Monthly Budget* worksheet individually. They are to complete it based on how they spend their money right now. *Encourage clients to be honest because this exercise is for them.*
3. After they have completed their budgets, counselors may wish to discuss each client's budget with them on an individual basis. The counselor should indicate to the client any problems with the budget and offer suggestions for correcting those problems.

Clients should understand that income must equal or exceed expenses. Otherwise, the client has to cut back on expenses or increase his/her income.

Summarize the session by discussing the following questions with the group:

- What did you learn?
- How can you balance your budget if it does not balance now?
- What happens when you fail to keep to your budget?

Borrowing is postponing payment and next month you'll still be trying to balance your budget. Therefore, managing expenditures and keeping track of them is very important so that you always have a good idea of where your financial status is.

BUDGETING

When you get paid while working in training, you will find that your paycheck can only go so far. To help make sure that you spend your money wisely, it is helpful to make a budget. A budget is a plan for spending money.

Spending money seems so easy to do. And that is the problem! It is easy to spend money. It is so easy that before we know it all our money is gone.

When you have a budget, and stick to it, you have some control over how fast you spend the money, and where you spend it.

As you begin to plan your monthly budget, remember a few things. Notice that some things on the budget do not come up every month--such as doctor and dentist care, furniture, and new clothes. But to help plan for these expenses, you should guess how much you are going to spend on these things for the coming year. Then divide those amounts by 12 to come up with the cost per month.

Once you know how much your expenses are going to be, then you can decide how you are going to spend the rest of your monthly income.

Remember - you only can spend as much as you make each month. So make sure your budget balances!

MY MONTHLY BUDGET

Income

Take Home Pay.

Other Income

TOTAL: _____

Expenses

Housing

Rent

Telephone

Gas, Electricity, Water. _____

Household Supplies, Other _____

Furniture

Food

Groceries

Outside Meals

Clothing

New

Laundry & Cleaning

Personal

Grooming & Cosmetics

Medical

Doctor

Dentist.

Drugs & Health Products. _____

Medical Insurance.

Transportation

Car Payment

Gas, Oil, Upkeep

Car Insurance

Bus, Train, Taxi Fares

Child Care

Education & Recreation

Dances, Sports, Hobbies. _____

School

Church/Charity.

Debts

Credit Card Payments

Other Loans

Other Items

Savings

TOTAL: _____

Total Income Must Equal Total Expenses



#10

Money Management

- A. Saving Money
- B. Borrowing Money
- C. Using Credit Wisely

Purpose

Most people have problems managing money. One problem is that few of us have enough money to buy all the things we would like to buy and do all the things we would like to do. However, learning to manage money so that we can get the full value of each dollar is not easy.

This session will help clients to understand the concepts of saving money and borrowing money. An overview of bank services and practical steps to help clients save will also be provided. In addition, this session will suggest credit management principles and techniques that can help clients deal effectively with our "buy now, pay later" society.

Materials

Places to Save transparency, Types of Savings Plans worksheet, Practical Ideas to Help You Save worksheet, Tips for Managing Your Credit transparency, Types of Credit worksheet, Figuring the Cost of Credit worksheet, chalkboard or butcher block paper.

Time

Approximately one hour.

- A. 20 minutes
- B. 20 minutes
- C. 20 minutes

PREPARATION FOR WORLD OF WORK TRAINING SESSION

Procedure

MONEY MANAGEMENT

A. Saving Money

1. Begin the session by asking clients to respond to the following questions. Write their responses on a chalkboard or butcher block paper.

- Why do people save money?

Responses may include financing a trip, buying a house, paying for upcoming expenses such as taxes, or saving for a "rainy day".

2. Explain to clients that saving means thinking toward the future. By accumulating a sum of money you are prepared financially if an emergency should occur.
3. Ask clients to identify places where they can save their money. *Responses may range from the impractical of under a mattress to the practical of in a bank.*
4. Show *Places to Save* transparency and discuss with clients the differences between Banks, Savings and Loan Associations and Credit Unions.
5. Ask clients to identify ways to save money and list their responses on butcher block paper or a chalkboard. *Responses may include savings accounts, checking accounts, bonds, Christmas clubs, stocks or pension plans.*
6. Have clients identify other services that banks offer in addition to savings accounts. Responses should include:
 - Financial counseling
 - Check cashing
 - Loans
 - Notary services
 - Master Charge and Visa cards
7. Distribute copies of the worksheet, *Types of Savings Plans* and discuss with clients the information on the worksheet. *Remind clients to select a financial institution that will best meet their needs. They should consider the proximity of it to their home, interest rates, services provided and minimum balances required (if any) to maintain an account.*

8. Give clients copies of the worksheet, *Practical Ideas to Help You Save* and discuss the ideas on the worksheet with them. Encourage clients to think about saving money once they get a job.

B. Borrowing Money

1. Explain to clients that we have discussed saving money and now we are going to discuss borrowing money.
2. Ask clients to define the word "credit".

Credit is a transaction where there is present an exchange of goods, services or money with a promise to pay at a future time.

3. Give clients copies of the worksheet, *Types of Credit* and discuss the types of credit available.

When clients need credit they should select the type of credit most advantageous to them.

4. Ask clients if anyone has had problems

- obtaining credit,
- buying on credit or
- paying for an item purchased on credit.

Ask volunteers to share their experiences with the group.

Clients should be aware that future credit is determined by how you pay your bills and debts now.

C. Using Credit Wisely

1. Ask clients what the term "finance charges" means.

These are charges added to the original cost for borrowing money over a period of time.

2. Have clients complete the worksheet, *Figuring the Cost of Credit*. After completion of the exercise all clients should have a basic understanding of how to compute finance charges so they may determine the real cost of goods or services purchased.

3. Tell clients that when they are shopping they should not only compare the cost of the goods or service they want to purchase but they should also compare interest rates and credit costs.

4. Show *Tips for Managing Your Credit* transparency and discuss the ideas presented with the group.

Remind clients that if they follow the basic guidelines presented they may be able to avoid financial problems.

Summarize the session by asking clients the following questions:

- Why is saving money important?
- When should you borrow money?
- Did you learn anything new today?

PLACES TO SAVE

1. BANKS

- THEY OFFER THE WIDEST RANGE OF FINANCIAL SERVICES
- SERVICES INCLUDE CHECKING AND SAVINGS ACCOUNTS;
CONSUMER, BUSINESS AND REAL ESTATE LOANS;
INVESTMENT AND BUSINESS SERVICES.
- THERE ARE APPROXIMATELY 15,000 IN THE UNITED STATES.

2. SAVINGS AND LOAN ASSOCIATIONS (S & L'S)

- PROVIDE MOST OF THE MONEY IN THE UNITED STATES
TO FINANCE HOMES.
- CAN OFFER SLIGHTLY HIGHER INTEREST RATES ON SAVINGS
ACCOUNTS THAN BANKS - USUALLY $\frac{1}{4}\%$.
- THERE ARE APPROXIMATELY 4,800 IN THE UNITED STATES.

3. CREDIT UNIONS

- THESE ARE NON-PROFIT SAVINGS AND LENDING ORGANIZATIONS
THAT PROVIDE SERVICES TO MEMBERS.
- MEMBERSHIP IS OFTEN AVAILABLE THROUGH EMPLOYMENT
- USUALLY OFFER HIGHER INTEREST RATES ON SAVINGS AND
LOWER INTEREST RATES ON LOANS.
- THERE ARE APPROXIMATELY 23,000 IN THE UNITED STATES



CETA
STAFF
DEVELOPMENT

TYPES OF SAVINGS PLANS

1. Regular Savings Accounts

- Usually only requires a small deposit to open an account.
- Deposits can be made anytime for any amount.
- Money can be withdrawn at any time.
- The type of savings account may determine when interest is paid. When opening an account ask whether interest is paid quarterly or daily and find out what that means.

2. Checking Accounts

- Checks can only be written up to the amount deposited in the account.
- Some banks charge a monthly service fee and/or a fee per check written.
- Some banks pay interest on a checking account but usually there are restrictions. Check to see what they are.

3. Christmas Clubs

- Purpose of these accounts is to help you save for year-end expenses.
- They are one year savings accounts requiring deposits in certain amounts at regular time intervals.
- Interest rates are usually the same as regular savings accounts.

4. U. S. Government Savings Bonds

- You purchase bonds for less than the value printed on the bond and redeem them for full value at maturity.
- The increase in value is your interest which will be paid to you when you redeem your bond.
- Bonds may be redeemed at any time after 6 months from purchase date on a graduated scale. They will not be full valued until they reach maturity.
- You can buy Savings Bonds at most financial institutions. Sometimes employers offer payroll deductions to buy savings bonds.
- They are backed by the U. S. government.

PRACTICAL IDEAS TO HELP YOU SAVE

The following ideas suggest ways that may help you save money.*

1. Start now. Once you make the decision to save, act on it.
2. Plan to save a realistic amount, one that won't leave you constantly strapped for cash or with unpaid bills.
3. Keep a savings goal in mind. It will help you want to save.
4. Avoid keeping your savings at home. You will have less temptation to spend your accumulated savings; your savings can earn interest at a financial institution; and you can avoid the risk of fire or theft.
5. Save by mail or have the bank transfer funds for you from your checking account to your savings account on a regular basis.
6. After your last payment on a loan, continue the discipline of regular payments by depositing the same amount in your savings account.
7. To make less cash available for impulse buying, carry with you only the amount of cash you need each day.

*Adapted from "Ways to Save Your Money", Bank of America, 1979



CETA
STAFF
DEVELOPMENT

TYPES OF CREDIT

1. Bank Credit

- May be necessary to have a second person (co-signer) sign the loan with you.
- Interest rates are usually lower than those paid on installment loans.

2. Installment Credit

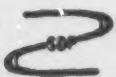
- Available directly from lending institutions.
- Loan is paid back in regular intervals over a fixed period of time.
- Usually is granted for a single specific purpose such as buying a car, furniture, etc.

3. Credit Union Loans

- Provide credit for members only.
- Interest rates are usually lower than bank or installment loans.

4. Revolving Charge Accounts

- These are bank cards and department store credit cards.
- The minimum payment you must make each month is based on your outstanding balance.
- You may not be charged interest if you pay the account in full within a specified time - generally 30 days from the the date of your statement.
- Interest rates are usually higher than other forms of credit.



CETA
STAFF
DEVELOPMENT

FIGURING THE COST OF CREDIT

Bob Davis is buying a television set on the installment plan. The television set costs \$510.00. He is paying \$100.00 as a down payment. Bob has to pay \$17.00 per month for 32 months to buy his television set on the installment plan. How much will he be paying in finance charges?

Use the following formula to figure how much it will cost Bob to use an installment loan instead of cash.

Step I - Multiply the amount of each payment by the number of payments.

$$32 \times \$17.00 = \$544.00$$

Step II - Add the down payment.

$$\begin{array}{r} \$544.00 \\ + 100.00 \\ \hline \end{array}$$

$$\begin{array}{r} \$544.00 \\ + 100.00 \\ \hline \$644.00 \end{array}$$

Step III - Subtract the cash price from the cost of the installment payments.

$$\begin{array}{r} \$644.00 \\ - 510.00 \\ \hline \end{array}$$

$$\begin{array}{r} \$644.00 \\ - 510.00 \\ \hline \$134.00 \end{array}$$

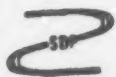
$$\begin{array}{r} \$644.00 \\ - 510.00 \\ \hline \$134.00 \end{array}$$

The cost of the finance charges are \$134.00

Now do the problems on the next page using the example on this page as a guide to help you figure the cost of finance charges.

Mary wants to buy a sewing machine. The cost of the sewing machine is \$125.00 Mary has \$10.00 to use as a down payment and decides to finance the rest with a loan. She will have to make 15 monthly payments of \$10.00 each. How much is she paying in finance charges to buy the sewing machine?

Terry is buying a used automobile that costs \$1800.00. He plans to give \$200.00 for a down payment. He will have 36 months to pay on the loan and his payments will be \$68.00 a month. How much will Terry's finance charges be?

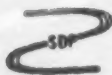


CETA
STAFF
DEVELOPMENT

TIPS FOR MANAGING YOUR CREDIT

CONSUMERS CAN USE CREDIT WISELY WHEN THEY UNDERSTAND AND FOLLOW THESE GUIDELINES:

1. USE CREDIT ONLY WHEN NECESSARY.
2. USE YOUR BUDGET AS A GUIDE. ASSUME NO DEBT THAT YOU CANNOT REPAY FROM YOUR PRESENT INCOME.
3. FIND THE LEAST EXPENSIVE AND MOST ADVANTAGEOUS CREDIT AVAILABLE.
4. CUT DOWN ON THE NUMBER OF CHARGE ACCOUNTS YOU HAVE.
5. PROTECT YOUR CREDIT RECORD. MAKE PAYMENTS ON TIME.
6. MAKE A PRACTICE TO POSTPONE A CREDIT PURCHASE UNTIL YOU HAVE THOUGHT IT OVER FOR A FEW DAYS.
7. AFTER YOU PAY OFF A LOAN, PUT THE AMOUNT OF THAT MONTHLY PAYMENT INTO A SAVINGS ACCOUNT.



CETA
STAFF
DEVELOPMENT